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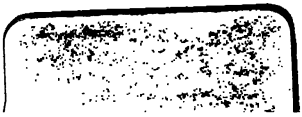

MONEY'S WORTH.

MONEY'S WORTH.

A Novel

IN A PROLOGUE AND THREE BOOKS.

BY TOM HOOD,

AUTHOR OF "A GOLDEN HEART," "A LOST LINK," "CAPTAIN MASTERS'S CHILDREN," ETC. ETC.

IN THREE VOLUMES.

VOL. II.

LONDON:
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LONDON, W.C.

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MONEY'S WORTH.

CHAPTER VIII.

IN WHICH SCARDRAKE COMMENCES A SUIT.

Mrs. Hassard had never been a strong-minded woman at the best of times. Her affection for that worthless scamp her husband had sustained her for some time; but when he left her, and the reaction set in, she became more "flabby," to use a characteristic word, than ever.

Cold weather is generally supposed to brace people, but I know that in some cases—in one at least within my own experience—it has the opposite effect, and is as relaxing as a tropical summer. In the same way the chill blasts of adversity which should string up one's nerves, do just the contrary in some cases. Mrs. Hassard succumbed to trouble—in fact, like the famous 'coon who said, "Don't shoot, Colonel,

I'll come down," she did not wait for trouble to reach her—she met it halfway.

This would have been all very well if she had been the only person concerned. But as there was Violet to be considered it was horribly unfair. Violet used to come home fagged and wearied with her day's work; and, instead of being met with cheerful looks and consideration, she found a maternal wet blanket awaiting her. Her mother was always bewailing those better days which people of her class of mind have always known—though when those days could have been in her case, I admit I cannot tell. They could hardly be the days of genteel pauperism at Aunt Chippin's. Nor could they be the days of duns and distresses in Mount Pleasant.

Nevertheless, Mary used to be perpetually complaining that their style of life was not what she had been used to. This might have been due partly to the fact that she did not see much of her daughter, and still less of anything that could be called company. She had not the energy to walk, so she sat at home and read sermons and tracts, or worked at anti-macassar making, or some equally exhilarating species of fancy work. Her wildest dissipation was an occasional evening at the house of one or other of the only two people she knew in the neigh-

bourhood—Mrs. Mompson, the widow of a large grocer, or, to be explicit, of the owner of a large grocery business, for he was a little man himself,—and Miss Prifforth, a maiden lady of uncertain age.

With these two giddy young things she used to spend an evening now and then, when her daughter was engaged at some pupil's; and then they would tea and scandal themselves into a blissful state, and wind up with a game of three-handed cribbage; in which, by the way, the depressed Mrs. Hassard invariably forgot "to take her three," which was promptly scored by one of her adversaries, while she flapped her hands, and said solemnly, "Oh, that's always my luck!"

Mrs. Mompson and Mr. Elias Scardrake were slightly acquainted. The late lamented Mompson had during his latter years been able to lend out money at interest, and he was one of the numerous clients whom old Scardrake's advertisements described as having placed in Mr. S.'s hands so many thousand pounds to be lent in various sums upon good security. After the grocer's death, his widow had left her money in Scardrake's hands, and allowed him to place it out for her, which he did to her satisfaction no doubt, but also immensely to his own profit as well.

Since the discovery of Captain Elwin's treachery, Old Scardrake had found Esther's temper altered, by no means for the better. She was simply unbearable, and made the villa much too hot to hold him. Now, with all his other vices, old Scardrake had an attachment to the comforts of a home, and until now he had always, when he wearied of the gaiety of the more or less indifferent society he moved in, had a pleasant fireside and an affectionate daughter to return to.

Although he had not seen Violet for some time now, for Esther had at once discontinued her lessons, he had not forgotten her; and as his home became less and less comfortable, her pretty face began to run in his wicked old head.

It so happened that one day, while he was calling on Mrs. Mompson on business, the servant came in with "Mrs. Hassard's compliments, and had she left her pocket-handkerchief behind her last night?"

The name caught the old villain's ear, and by a few unsuspected inquiries he soon learned that the Mrs. Hassard in question was Violet's mother.

"It's very pleasant, I'm sure, ma'am, for you to have such an agreeable neighbour—must quite take off the loneliness."

"Yes," Mrs. Mompson said, "it was very

pleasant; and, what with Miss Prifforth and Mrs. Hassard, time went quite swimmingly. They had little cozy meetings at one another's houses on different evenings."

"How very nice—I quite envy you, ma'am," said Scardrake; and he made a mental note to call on the widow next week, if he could but find out when she expected her gossips. It did not cost him much trouble—experienced old rogue, that he was—to learn that in all probability Mrs. Mompson would have her two cronies to tea on the following Thursday; and he registered a vow to be one of the party.

Accordingly, the next Thursday, as the three ladies had just finished their tea, in came Mr. Scardrake—he had called on business, of course; and apologized for interrupting such a pleasant little party. He made himself so agreeable that the widow begged of him to stay and sup; and he, after a little feigned reluctance to intrude, consented. So the cribbage was superseded by whist, and by good luck old Scardrake got Mrs. Hassard for a partner.

She played vilely, of course; but he was a good player, and far more than a match for the women, so he did his best to repair and conceal his partner's blunders; and, probably with the aid of a little cheating, managed to win considerably, though the stakes of course were very low.

Now, as Mrs. Hassard nearly always lost, owing to her very "flabby" style of playing, this change of fortune was most welcome, and she pocketed her winnings with something like glee. Truth to tell, she had sometimes lost so much of the housekeeping money (and didn't dare to tell Violet how) that she had been obliged to write to her sister and borrow. Of course Laura always sent her the money, but she used to think what a silly weak-minded creature her sister was. "She's just like a child still. If she had thousands she'd fritter them away. It's some comfort to think the girl doesn't take after her!" Laura would say.

After the whist was over, they had supper; and then Mr. Scardrake prevailed on Mrs. Mompson to produce lemons, sugar and spirits, and allow him to brew a bowl of punch.

Altogether the evening was a brilliant success, and it was agreed among the ladies that Mr. Scardrake was a very delightful man. Before he left he insisted on taking them all to the theatre the next week, to which, after a very feeble resistance, they all consented.

They went to "The Leicester," of course, so that the treat was not an expensive one to Scardrake; but the ladies did not know that, so it did not matter. Of course, after giving them such a

liberal treat, they felt bound to invite him again, and accordingly he was asked to tea by Miss Prifforth. When that joyful evening was a matter of the past, it became Mrs. Hassard's turn to entertain her friends, and—not, I must admit, without some inward misgivings as to what Violet would think of such a proceeding—she invited Scardrake to join them.

Violet did not interfere with her mother's small tea-parties. She was glad she had even so much society. But she never hurried home or put herself out of the way about them.

On this particular evening, she had walked home rather slowly. By some strange coincidence, Lancelot Oldham, returning home from *The Obelisk* office, had chanced to wander round Lambeth way—you will remember that he had unorthodox views on short-cuts—and quite by accident he had met Violet, and had turned back with her, and escorted her to the end of The Grove.

To do Violet justice, though she felt that their meeting so often was somewhat premeditated on Lancelot's part, she had no idea of the real state of the case. She thought that he lived down in Lambeth, and never for a moment suspected how wide a *détour* he was in the habit of making in order to get from Fleet-street to Gray's Inn.

She was certainly not thinking of Scardrake, if her mind was occupied by any male image, when she entered the parlour and found him seated at whist with her mother and her friends.

He jumped up and greeted her heartily, pretending to be surprised to find that she was Mrs. Hassard's daughter. Violet explained to her mother, who looked astonished at her knowing Scardrake, how their acquaintance had begun; and then she asked after Esther.

But, though she struggled against it, Violet had an instinctive feeling that Scardrake's presence under their roof was an evil omen.

He treated her with the utmost respect, and was shrewd enough to conceal his admiration for her. But he did all that lay in his power to make himself pleasant to her and her mother, who, when the evening was over and the guests were gone, declared to Violet that he was the most agreeable man she had ever met!

The next day while Violet was away at her daily work, Mr. Scardrake called upon Mrs. Hassard.

He then proceeded to inform her that, from the moment when he first saw her daughter, he had admired and loved her. He was quite aware of the disparity—the great disparity in

their ages; but he said he hoped, with Mrs. Hassard's permission, to be able to win her daughter's esteem, and promised to do everything that lay in his power to make her happy. He was fortunately the possessor of sufficient money to place her in a position which she so merited, and would so eminently grace. Would Mrs. Hassard permit him to seek her daughter's hand?

Poor, silly Mary was quite in a flutter. I hope that one of her first regrets was not that the worthless Captain was still in existence, so that she might not secure a fortune which she greatly feared her daughter would discard.

She told Mr. Scardrake that he had her consent, if he could obtain her dear Violet's; but she warned him that Violet was a young girl, and might have some of the silly, romantic notions young girls will have.

"I had them once myself—and bitterly have I repented of them since!" said she, with a flap of her hands and a long sigh.

"Ah, madam, with your good counsels on my side, I hope I may succeed, if you will permit me to visit you."

Mrs. Hassard would be charmed to see him at any time. So old Scardrake departed in high glee.

When Violet came home, her mother, with her natural want of tact, began to talk up Scardrake again, and was horrified to find that Violet hated and detested him.

Violet began to suspect that the old villain had been talking her mother over, and she soon learnt from the servant that he had called in the morning.

This was rather an alarming prospect, for she saw her own mother was opposed to her.

See how strangely the whirligig of Time works! Laura, who had married for money, made her second matrimonial venture on the supposition that it was for love, and we know how bitterly she was disappointed. Mary, who had married for love, had found it such a dire disillusioning, that she had become converted to her sister's first views, and really believed she was striving for her daughter's welfare in endeavouring to bring about a match between her and Scardrake.

"My love," she said to Violet, when at last she was driven by the girl's stubborn opposition to speak out, "there is no happiness in this world without money. I am sorry to say so, and at your age I believed far otherwise. But experience has chastened and taught me. Take my word for it, Violet, that a marriage of

poverty means misery, and division, and shame, and a marriage with means "——

"Aunt Laura married for money," broke in Violet.

"Well, my love! and your aunt is rich and comfortable, and is surrounded by everything that wealth can purchase"——

"And her husband drank himself to death!"

"That has nothing to do with it. I speak to you plainly, my dear, because I think Mr. Scardrake admires you."

"The old wretch! Surely, mother, you cannot think of my marrying a man old enough to be my grandfather!"

"Nonsense, Violet—Mr. Scardrake cannot be very old—he looks quite in the prime of life."

"The wicked old wretch!" was all Violet could say.

"I am astonished to hear you use such unladylike language, my love!" expostulated the mother.

"I'm very sorry, but I can't think of such a person and such a purpose with common patience. I have obeyed you in all things, mother, but in this I cannot listen to your advice!"

With that Violet went away, glad enough to

have the excuse of her lessons to bring the discussion to a termination.

Mrs. Hassard took the opportunity of Scardrake's next visit to tell him Violet's views, and to counsel him not to propose to her until she had tried quietly to overcome her objections.

The old rascal brought the mother a handsome brooch, which quite won her heart. She did not know that it was one of the spoils which the usurer had won from some luckless victim.

Meanwhile poor Violet was sick and sore at heart. She wanted some friend to whom to confide her troubles. Under such circumstances, when we take into consideration the occasional encounters with Lancelot, my readers will be at no loss to guess who in the end became the sympathizing friend.

Lancelot was just in the first blush of pride and delight at the increased circulation of the second number of *The Obelisk*. He happened to have a copy of it with him, and presented it to Violet.

She thought it beautiful—better than the first.

"Yes," said Lancelot, "I think it is. Old Scardrake ought to be satisfied with it, I think."

At the mention of the name Violet jumped as if she had seen a snake.

"Scardrake! What have you to do with him, Mr. Oldham?"

"He's my proprietor—that is to say, the proprietor of *The Obelisk*, and about the greatest rascal unhung, Miss Hassard. But why do you ask? Do you know him?"

"I do, indeed, to my sorrow!"

"I am grieved to hear you say so. How? I know he is a great ruffian, but in what way does he injure you?"

Violet hesitated.

"He has made himself very agreeable to mamma, and is constantly at our house, and I can't bear him!"

"I did not know Mrs. Hassard was a widow. I understood your father was abroad," said Lancelot, not understanding Violet's meaning.

"Oh, it's not mamma; he persecutes me with his odious attentions!"

"The black-hearted old reprobate; I should like to knock his wicked old brains out!" said Lancelot, with most unmistakable vigour.

"He has never spoken to me himself, for I should give him a final answer quickly enough. But he has so ingratiated himself with my mother that she is constantly speaking of

him and urging upon me his virtues and riches."

"There's no doubt about the riches, confound him," said Lancelot, bitterly; "but the virtues don't afflict him very much. Why, he is notorious throughout the kingdom as the most hard-hearted, villainous old usurer living. He's known by the names of Skinflint and Cent-per-cent, not to mention others even less flattering. He has committed every crime under heaven, including murder, by the way. Yes, he practically murdered a poor newsboy. I only wish he had been hung for it. Does not your mother know this?"

"No; she knows very little about what is going on in the world"

"I must take an early opportunity of calling and giving her an insight into his character."

"Would that be safe? What would the proprietor of *The Obelisk* think of his editor under such circumstances? Oh, no! never fear, I shall get out of the difficulty somehow, at a less sacrifice than that," said Violet, smilingly.

"But the editor of *The Obelisk* feels strongly tempted to go straight to the proprietor, throw up the engagement, and cram the second number down his iniquitous throat!"

"No, Mr. Oldham, you must do nothing of the kind on my account. I am not afraid of him, and now that I have told somebody my troubles, they really seem lighter."

"I shall be only too happy to lighten them at any time," said Lancelot, earnestly; and then they shook hands and parted, for they had reached the top of The Grove.

Mrs. Hassard had somehow not been acquainted by her daughter with these occasional meetings. But this time she chanced to be standing at the door, and she saw her daughter take leave of Lancelot.

It struck her at once that here was one of the causes of Violet's dislike to Scardrake.

"My dear," said she, when Violet came up to her, "who was that you were speaking to?"

"Mr. Oldham, mother."

"What, that young newspaper man! My dear Violet, it is very inconsiderate of you."

"He lives in this neighbourhood, I believe. We have met occasionally. I really cannot be rude to him."

Mrs. Hassard made no reply, but she had her opinions.

CHAPTER IX.

A DOMESTIC DIFFICULTY.

THE great Patent Self-Igniting Safety Firewood and Kettle-boiling Company (Limited) had handsome premises in Linnet Lane, Cornhill. The effect was most imposing! You entered through swing-doors, mahogany and plate-glass, with the brightest of brass plates and fittings, and you found yourself in a large office, that looked very like a bank—in fact, it had been a bank—the South East London and Dooshire Bank—which had perished somewhat unexpectedly of depletion, having been rather too freely bled by the Secretary and Manager. The Patent Firewood Company happened to be just starting when this melancholy event occurred, and the premises were immediately secured for it by Mr. Bertrand Metford, who was concerned in the winding-up of the Bank, and so got early notice of the premises being to let.

In this office there were splendid mahogany

desks, with brass fittings, at which sat some six or eight clerks, all apparently breathless and exhausted by their superhuman efforts to keep up with the correspondence entailed by the growing popularity of the Patent Self-Igniting Safety Firewood.

Samples of the new fuel were displayed on tables, or adorned the mantelpiece. The grate was arranged to exhibit the application of the invention to the boiling of kettles of various constructions.

On the walls were suspended coloured drawings, illustrative of the merits and virtues of the patent. There were great piles of prospectuses on the desks, and there was a great display of the show-cards of the company, intended for hotels and shop-windows. These show-cards were gorgeous examples of colour-printing. At the top was a view of the company's premises, in which the prejudiced eye of the artist had dwarfed all the surrounding buildings to the glorification of the favoured establishment. At the foot, on one side, were the arms of the Company; on the other was the trade mark—a kettle hung from the horn of the moon over the sun, whose heat was making it boil to some tune, to judge from the steam it emitted. The motto was "*Post nubila sol*," and the whole

was designed by Mr. Bertrand Metford, who was anxious to be thought a *connoisseur* in art. The names of the various directors, and the amount of subscribed capital, were printed in red, and the whole was surrounded by an elaborate gold border.

At the further end of this showy office was a ground glass door, on which were inscribed in gold letters the mystic words, "Manager's Room." Here, with his feet imbedded in the softest of Turkey carpets, and surrounded by most luxurious fittings of velvet and morocco, sat the great controlling spirit of the Company —a gentleman famed in the City for his business ability, and his extraordinary financial genius.

There was only one thing you looked for in vain in this commercial palace—and that was the customer. Somehow or other the British public was not to be weaned from the old halfpenny bundles, or the ancient wheels. It would not believe in the Self-Igniting Safety Fuel. In vain did the financial genius present specimens to the public departments and to all large firms, and even to private individuals, especially gentlemen connected with the press. There was no getting the new invention a trial. The fire-lighting part of the community was

obviously conservative—staunchly conservative —and would not hear of a reform in fuel.

Dire was the wrath of the Directors, and bitter was the disappointment of Messrs. Uvedale and Metford. They were committed too deeply to the concern to get out of it, as they had done in the case of other speculations, as soon as the water began to gain on the pumps —by which I mean as soon as the shareholders could not be made to pay any longer. Not that I ought to compare a shareholder to a pump—far from it!

Mr. Bertrand Metford had been the real instigator of the scheme, and had put the money into it, because he was to be on the Directorial Board, and he longed to see his name bracketed with those of the Admiral, the Baronet, the Right Honourable, and the three M.P.'s, who had undertaken the onerous duties of the Board, out of consideration for the shareholders, and not without some regard for the fees!

Mr. Metford was uncomfortable. He had lost money, and the failure of the Company would take all the gilt off the little social success he had been aiming at. So he threw more good money after the bad, in the delusive hope of keeping the sinking craft afloat, until some bit of good luck should befall it.

But he was in for misfortunes now. The luck was against him, and instead of retrieving his losses he increased them.

I have told you that Mr. Bertrand Metford considered himself a great swell. He longed to move in the highest society, and he secretly wished his name had never been connected with the firm. He tried to conceal his identity with the business by purchasing a commission in a volunteer corps, and he affected the company of such officers as he could contrive to scrape acquaintance with.

Now, the set he got into was by no means a good set, but he did not know that, of course; so he imitated their manners and customs, and believed he was rapidly acquiring a military style.

Among the vices of this set was a strong disposition to bet. From the youngest subaltern in it up to old Major Crabbs, who used to tell stories of the palmy days of Crockford's, every one of them had a book on the principal races. What could Bertrand Metford do but imitate them, and have a book too? He knew nothing about horses, beyond the management of the showy hack he rode in the park—and, as a natural consequence, he lost heavily.

The Derby had just been run, and the horse

on which he stood to win broke down at the Corner, and the horse he had betted most heavily against came in first. This pleasant "double event," so to speak, coming on the top of the Firewood *fiasco*, made our gentleman wince. Of course he was able to meet his liabilities, for large sums of money passed through the firm's hands; they collected the rents on some good estates, and they had valuable securities which were deposited with them by various clients. To be sure they had no right to turn them to profit for their own benefit, but somehow or other this was not the first time they had done so; and when once a man has got over his first plunge in criminality, and is not detected, he becomes hardened, and never hesitates again.

But Bertrand Metford had not as yet gone so far as to have diverted to his own use such large sums that he could not hope to replace them. He was merely a beginner in fraud, and "borrowed" with the full intention of repaying. With a view to meeting the liability, he began to look round him and see whence money was forthcoming. I need hardly say that one of the earliest sources he determined to apply to was Captain Elwin.

Scardrake's time, what with his courtship,

and his magazine, and his theatre, and several other irons that were red-hot in the fire just about now, had been so fully occupied that he had given the Captain a brief respite. Bertrand Metford thought he might fairly urge his claims on the Captain, so he dropped him a line requesting payment.

The Captain was not very well pleased at having to pay Mr. Metford at all—he was not so completely satisfied with that gentleman's performance of his half of the contract to feel in a devouring hurry to perform his. He was not at all inclined to worry his wife for money again so soon after her late disbursements, and he had a sort of undefinable dread of something unpleasant that was likely to happen when next he applied to her.

He went to call upon Metford again to expostulate with him for his haste. Metford received him with great civility, and positively refused to wait any longer.

"But I tell you," said the Captain, "I can't ask her for any more just yet. What excuse could I have for doing so?"

"I don't care a curse for your excuses," said Metford, who was always insolent when he dared; "but I mean to have my money. I want it."

"Come, you can wait a bit; you're not in such a confounded hurry as that."

"But I am, though. I have some heavy calls to pay in a company I belong to, and I must pay them."

"You can't tell me that Messrs. Uvedale and Metford are obliged to come on poor me for such a trifling matter as a call on a few shares?"

"Messrs. Uvedale and Metford have nothing to do with the matter. It is a private speculation of my own, and the firm is not concerned. Once for all, Captain Elwin, I must and shall have that money. I hold your own acknowledgment of the debt—in your own writing, as you know, and, egad, I'll have it!"

Elwin saw it was no good arguing with him, so he promised to ask his wife for the money.

Laura had said not a word to her husband about the letter she had received from the discharged coachman. The fellow had called to see her, expecting that she would wish to hear more after his letter. But she refused to see him, and told her maid to inform him that she did not wish to have any more insolent letters from him. He was puzzled at her taking the matter so quietly, and made his retreat utterly baffled.

"Well, I'm blowed if I didn't think she'd make a pretty rumpus about that! And she to take it so quiet!"

But he little understood his mistress's frame of mind. She was not taking it so quietly—the calm was that of the volcano, the calm which precedes a convulsion. She was biding her time, "nursing her wrath to keep it warm," and warm enough it was. Her capital of fury was not lying idle—it was swelling at compound interest, you may be sure, though you would never have suspected it. She guessed that before long her husband would apply for more money, and she intended to refuse it—and give her reason for doing so. She smiled with grim satisfaction as she pictured to herself his consternation at finding she was aware of his cruel plot.

Whether it was from suppressed passion, I know not, but just about this time she began to suffer very much in health. She consulted her physician, and he looked rather grave when she described her symptoms.

"You must have rest and quiet, madam," said he. "The fatigue and excitement of society have been too severe. Let me beg of you to be careful. Above all, avoid any great or sudden exertions."

"Is it anything serious, doctor?"

"Well, no. But I must honestly tell you there may be, unless you are very prudent. You are suffering from great prostration, and there is an enfeebled action of the heart, that must be cured. Rest, quiet, and tonics will do it in time; but meanwhile, until your strength is recruited, you must indeed refrain from violent exercise or great excitement."

"I'm not frightened, doctor, but I want to know one thing—in cases of such a class—I mean diseases of the heart, the death is sudden, is it not?"

"It is."

"Thank you—then, for fear of accidents, I will see my lawyers, and settle my affairs."

"I trust, my dear madam, there is no cause for that if you only exhibit ordinary caution and prudence. But of course it is always well to make such arrangements, even without any special motive in the form of disease. Still do not alarm yourself—I only warn you that there is a predisposition to disease, resulting from the reduced strength of your constitution. We shall soon be able to remove that."

From her doctor Mrs. Elwin went—not to Messrs. Uvedale and Metford, but to a Mr. Hegan, who had been Aunt Chippin's legal

adviser. He was an old man, and had been a great friend of Laura's when she was a child. She felt he would advise her for the best, in a paternal as well as in a legal way. She determined not to go to Uvedale and Metford, because she thought it was only too probable that they would acquaint her husband with any changes she might make in her testamentary dispositions.

Old Hegan had not seen her for some years, but he was delighted at her visit, and listened with great patience to her story. He sympathised with her deeply, and denounced in no measured terms the imposition that had been practised upon her.

"And now, Mr. Hegan, I want you to draw up a new will for me!"

"A new one—you have made one already?"

"Yes, in favour of Captain Elwin, at the advice of my late husband's solicitors, Messrs. Uvedale and Metford."

"I see, I see! But I think you must go to them again, my dear. It would not be etiquette for me"——

"No, I will *not* go to them, for they would, I fear, tell my husband. They are his family solicitors, too, and have known him many years; and I am most anxious that he should not know.

He has practised an infamous fraud upon me, and this is the only way in which I can repay it."

"Humph! Well, as I do it as a matter of friendship, not business, perhaps there's no harm. Stop a moment, though! Look here, my dear! You must make Messrs. Uvedale and Metford executors; and, of course, then there will be no ground for complaint."

"Anything you like, Mr. Hegan."

"That will do excellently, my dear. And now, if you will give me your instructions, I will take them down and have the document ready in a couple of days from this."

That afternoon Mrs. Elwin returned home with a feeling of deep satisfaction. She had met craft by craft, and rejoiced inwardly over the bitter disappointment she had prepared for the man who had so cruelly deceived her.

That very evening after dinner the Captain had made up his mind to broach the money question again. He found it easier to face the difficulty over dessert, and after a glass or two of wine.

"Laura, my dear," said he, sipping his sherry, not without some nervousness; I wish to goodness there were no such things as money matters"——

"Indeed!" interrupted his wife, quietly, "I thought you had rather a weakness for money. What has so suddenly set you against your old love?"

"There, you are sneering again, Laura. It's doosid hard to have every word one says taken up," said the Captain; who, however, remembering that this was not quite the style of conversation to achieve his object, changed his tone, and added: "But there, I suppose you must have your joke, as you call it. It's fun to you, as the frog said. You see I'm the frog just at present"——

"I can't bear frogs and toads!"

"Humph!" snorted the Captain, commanding his temper with difficulty, "What I mean is that I am being pelted on all sides. I thought I was going to have a respite, but it seems I'm not. I wish I'd cut my right hand off before it got me into these pecuniary difficulties."

"What again? Really a prince's income could scarcely hold out against such continual calls. I am very much afraid that you have made a very bad choice—you ought to have married an heiress. My poor means will be quite inadequate."

"Don't reproach me, Laura! I never thought

when I was incurring these cursed liabilities that I should ever have to ask a wife to pay them! Do me justice"——

"Justice! Do you think I misjudge you? Not a whit!"

"You do—cruelly!"

"You expect me to believe in your disinterested affection?"

"I think I have given you cause to do so," said the Captain, in an injured voice.

"Cause—what cause?"

"You compel me to speak of things which a man would rather not tell about himself. It's not for the sake of boasting that I remind you"——

"How you stopped the runaway horses, and saved my life, or at any rate, my limbs? Is that the heroic act you refer to?"

"I merely mention it to remind you that there was no mercenary motive for risking my neck"——

"Herbert Elwin, I despise you!" burst out Laura. "You dare to stand there before me and pretend you risked your life—you try to persuade me that you acted heroically. Why, man, do you think I do not know that the whole thing was a base plot—that you bribed my servants, and imposed upon my fears and my

ignorance? For shame, coward and liar as you are proved—for shame!"

If the earth had opened beneath the Captain's feet, he could not have been more thoroughly taken by surprise. His wife had concealed all knowledge of the plot so completely, that he had felt convinced that in discharging Whitcomb he had for ever got rid of any chance of discovery.

I think he almost wished the earth *would* open at his feet, for he was at his wits' end for some way out of the predicament. He gasped in utter inability to speak, and his colour came and went, accompanied by alternating fits of fever and "cold chills."

"What do you mean?" was all he could say, when at length the power of speech returned.

"Mean? That one of your wretched tools has betrayed you. Yes, Herbert Elwin, I know you now—and the value of your professed affection. I have no words to express how contemptibly you have acted—a common thief would scarcely stoop to so mean, so unmanly an artifice to pick a pocket—you, a soldier! and descend to feign an act of courage to cheat a poor woman out of her money. You poor grovelling cheat!"

It must be confessed that the gallant officer

looked very like a beaten cur, as he stood silent and abashed in his wife's presence. He attempted a few words as an excuse, alleging that it was his love for her that induced him to adopt this "harmless artifice," as he called it. But she burst into a scornful laugh at the bare idea of such a thing.

"I am surprised that the cunning which could devise such a fine scheme cannot invent some better excuse for it," said she.

The Captain felt that the battle was lost, and that the only thing to be done was to retreat. So he sneaked away to the club, saying he would return when she was more calm, and would listen to him.

When he was gone the reaction set in, and Mrs. Elwin was taken so ill that they had to send for her doctor. He put on a grave face, and told her she had been disobeying his orders, and that her state was critical, and she must promise him to keep quite quiet. He gave her some sedative to take, and promised to call again early in the morning. He left orders that she was on no account to be disturbed. So the Captain was not allowed to see his wife for some days.

He went to Metford and told him how things stood.

"We have had a deuce of a row—she has found out that sham runaway, thanks to that infernal coachman, and she swears she won't give me another shilling. And finally, she's dangerously ill, so the doctor tells me, and musn't be disturbed; so, by Jove, Metford, you'll have to wait, whether you like it or no. I shan't get the tin now"——

"There's the will, at any rate," said Metford. "Upon my word, Elwin, it'll perhaps be for the best if"——and here he turned down his thumb. Elwin looked shocked, but he could not help inwardly agreeing with the lawyer.

And while he was paying this visit, his wife had sent for Mr. Hegan, and Mr. Hegan had been to see her.

CHAPTER X.

CAPTAIN HASSARD TASTES COLD STEEL.

By the time Captain Hassard was fully recovered from the effects of determination of rifle stock to the brain, the chances of the Confederate cause had begun to assume a hopeless complexion.

The Captain was utterly disgusted. He had joined in hopes of plunder, and he had gained nothing but a nasty knock on the head; and here was he on his back, incapacitated for service, losing all chance of plunder or promotion, and the fortunes of the side he had espoused growing more and more desperate every day.

Meanwhile, stores were terribly short, and the poor fellows in hospital were without necessaries, even, not to say a word about such luxuries as become necessaries for the wounded and invalids.

Under these circumstances, the fair Fitzgeoffrey came out in a new character. Finding that even the Amazonian garb she had adopted

was cumbersome, she assumed male habiliments altogether, and turned her attention to foraging. She soon gained quite a reputation for her success for bringing in provisions. The common soldiers knew her as "Corporal Petticoats"—a title given evidently on the *lucus a non lucendo* principle. The officers used to call her the "Young Pretender."

She was very popular with all, for there were very few women who had the courage and endurance to share the fatigues of the campaign as she had done. They were, perhaps, better employed scraping lint, and working at clothing in Richmond; but the soldiers could not help feeling proud of having one of the sex among them who inspired them with spirit and chivalry. They paid her all respect, and would have astonished my Uncle Toby, with his recollections of the army in Flanders, by abstaining from swearing altogether in her presence.

Of course she was "Mrs. Hassard" to them all, and no one suspected even for a moment that she had no legal title to that name.

Thanks to her energy, the Captain fared far better than many better men, who were, like him, lying weak and disabled. But I am afraid he was not as grateful as he should have been, for he was constantly grumbling at inaction

and loss of time. But at last, by slow degrees, he was able to crawl about in the sun, and was on the high road to recovery.

It was well for him that he had gained strength enough before many days to sit in the saddle; for one night there was heavy firing along the front, and before long the Confederate troops began to fall back. At first they retired in excellent order; but by-and-by there was a *stampede* of some raw recruits, and those in the rear began to see that things were going against them.

Nearer and nearer came the roar of the artillery and the rattle of the musketry. It was evident that the Southern forces were giving ground along their whole front.

"The Young Pretender" had no pretences of being an old campaigner, but it did not need very much experience to understand the turn affairs had taken. She lost no time in securing a couple of horses, and putting the Captain on one, mounted the other herself; and knowing the surrounding country pretty well by this time—thanks to her foraging expeditions—she contrived to take him by a quiet and tolerably direct route to a strongly entrenched position occupied by the Confederate troops at Blue Bluffs Ferry.

After resting here a few days, in order to recruit the Captain's strengh, they started again with the intention of going to Richmond.

As they were riding along, the Captain began to bewail the bad luck which had attended them, and the disastrous defeats which had been sustained by the side he had been so unfortunate in espousing.

"Just my luck again! It was the same in Spain. I always get all the fighting and none of the prizes. But I'll be hanged if I stand it. It's no use struggling against the stream."

"But what can we do?" asked the Fitzgeoffrey.

"Do? Why we can go over to the other side."

"What! desert our friends?" said she, rather shocked; for she had come to have a strong sympathy with the South.

"Friends be hanged, my dear! They're no friends of mine; I've got nothing to thank them for but a crack on the skull. Devil a dollar have I had the luck to win; and I don't think much of friends whose service brings you all kicks and no halfpence."

"Surely you can't really meditate deserting the Southern cause."

"Don't I! The Southern cause is pretty well

'chawed up,' as our friends say. I have no interest in either one side or the other; but I should like to be with the winners—and I certainly am not with them now."

"Think of the danger. The Federals would shoot us for spies"——

"Not a bit of it, if we can prove to them we have information of value to give them."

"What! betray"——

"My dear, you are a novice in these things. All is fair in war—especially saving your own neck at the expense of another man's. It is always allowable to take care of number one, at any cost. The long and short of it is, that this kind of thing cannot go on. We have been short of rations, we have had no plunder—we have even had no pay at times—and the South is going to the devil generally. It won't save it if we stick by it—it won't hasten its collapse, if we consult our own interests and make our own terms, in order to preserve our lives and better our fortunes. Anyway, if you don't like it, leave me to manage it."

To do the Fitzgeoffrey justice, she could not approve of the treachery Hassard so calmly meditated. She was horrified at the notion of betraying their old friends, the Confederates, who had really been most kind and generous

to them. The Captain lowered himself in her eyes irretrievably by his determination, but she was of course compelled to assent to his plans.

In accordance with Hassard's change of plans, instead of making for Richmond, they directed their course toward the Federal lines. There was no great danger in this; for, owing to the scarcity of stores among the Confederates, the Captain had never had a uniform, and so might easily pass for a civilian.

In due time they came on the Federal outposts, and after some parley were conducted into the presence of the colonel of the regiment, the lines of which they had reached. The Captain was able to show to him that he possessed valuable information, and he was accordingly marched off to the tent of the General in command. To him our precious scamp detailed all that he knew about the number and disposition of the Confederate forces. He also betrayed his late hosts, the garrison at Blue Bluffs Ferry; for he informed the Federal chief that that apparently strong position had but half a dozen available guns, and that the formidable appearance of the batteries was due to a number of "quakers"—stumps of trees, painted to look like cannon.

The Captain had the satisfaction of learning,

a few days after, that the General, acting on this information, had detached a flying column, and sent it to Blue Bluffs Ferry, which had been carried after a short but obstinate defence.

The information which Hassard had given touching the dummy cannons proving true, the *surveillance* which it had been thought necessary to keep over his movements, was at once put a stop to, and he was free to do what he chose. He chose to make for New York, and his determination was strengthened by the fact that two Confederate officers having been taken prisoners at the Ferry were brought to the Federal camp, where they recognized him, and at once guessed the part he had played. They expressed their opinion of his conduct pretty freely, and the Federal officers who heard them were not altogether disposed to differ from their estimate of the gallant Captain.

"By hookey," said one tall Northerner, "I'm yours trooly as far as fighting's concerned; but when a 'tarnal skunk goes and lets up on the fellers by whose side he's fi't, darn my possums if I don't think hangin's too good for him. Even a cussed Reb is better than a mean chap like that."

And as this was a pretty general opinion among men who were soldiers and not spies,

the Captain's position in the Federal camp was not so very delightful that he was inclined to prolong his stay. So he lost no time in making arrangements for setting out for New York. Fortunately for him, a combination between the sea and land forces was meditated, and he obtained the General's leave to accompany the troops to the coast, where he hoped to be able to obtain a berth on board one of the blockading fleet until an opportunity of taking a passage to New York should offer itself.

Unfortunately there was some blunder in the plans laid down for the meeting of the fleet and the troops, and they had to camp for some weeks among the marshes on the coast, anxiously watching for the arrival of the ships, and in hourly danger of an attack.

Under these circumstances the Captain felt far from comfortable, for he knew if the Confederates once laid hands on him, a rope and the nearest tree would be all he could expect. It will not be difficult to realise the joy he felt when the fleet at last came in sight, and the boats were lowered, and came pulling into the bay where they were encamped.

The ships had not come a day too soon. The troops were suffering severely from privation, and exposure; and fever, sprung from the ma-

larious exhalations of the marshes, had already carried off many victims. The Fitzgeoffrey, who had undergone fatigue and cold with a courage that would have done credit to a man, had begun to feel the effects of the over-exertion, and when she was placed in the boat, was so weak that she could not stand.

The fever was upon her, and for days her life hung in the balance. It was fortunate for her that the fleet arrived when it did. A few hours later it would have been impossible to remove her, while to remain among the marshes would have been almost certain death. As it was, she was on board a man-of-war, snatched away from the miasmatic atmosphere of the coast, and under the care of an experienced surgeon.

Yet, with all these advantages, it was some time ere she recovered her health and strength.

Meantime, the fleet was inactive. Now and then there would be a chase after some stealthy little blockade-runner, but she was generally swift enough to escape from her unwieldy pursuers. In this way weeks passed on, and at last the Fitzgeoffrey was declared convalescent. The Captain, who, as in mere gratitude he was bound, had been her watchful and attentive nurse, and

was no little rejoiced at her recovery, for he wanted to get to New York.

He had not kept his eyes and ears shut while he had been on board *The Nepahannick;* and he had gathered scraps of valuable information, and many hints that he intended to profit by. He had learnt, among other things, that the most rapid way of making money at New York just then, was to get some situation under Government, that gave opportunities for plundering the Treasury. There was no time to let every nice offence have its comment, even if it were detected. Captain Hassard began to have visions of wealth, and longed for the time when he should be installed as an official in some Government Department at New York.

While the Captain was anxiously waiting for the chance of a passage, he learnt, to his delight, that one of the vessels, owing to some accident to her engines, was to be sent back to New York.

He asked and obtained permission to sail in her, and in a short time had the satisfaction of finding himself once again in Broadway.

Then came the tug, not of war, but of office. He found that, as an Englishman, he stood a poor chance of obtaining a situation under Government, on account of the immense num-

bers of American candidates. The fact, that *they* should have the exclusive right to pick the national pocket, seemed to be tacitly admitted everywhere.

The Captain exerted all his arts, and set in motion all the machinery he could command, but for some time without success. At length, however, a very subordinate post in the Navy Department was offered him, and he accepted it.

In this humble position, though it was little suited to his restless disposition, he worked away with energy and zeal, which—as he intended they should—soon attracted the attention of his superiors. After a time he was promoted to an office of trust, in which he had ample opportunities of indulging his love of plunder. Nevertheless, he was careful to sustain the character he had acquired for steadiness, perseverance, and zeal.

He and the Fitzgeoffrey were able to live in very good style at an hotel in one of the principal streets of New York. She was perfectly happy and comfortable, but the Captain's was too restless a spirit to be quite at ease, especially when he was working. He had not been able entirely to conquer his old and deep-rooted horror of work, even with the tempting pros-

pect of unlimited opportunities of robbery. He made up his mind to feather his nest with despatch, and retire.

But he was not to be allowed to crown his betrayal of his Southern friends by the robbery of his Northern ones with perfect impunity.

The betrayal of Blue Bluffs Ferry had inflicted an almost irretrievable blow on the Confederate cause, and threatened to be the means of accelerating the fall of Richmond. The Southern prisoners had contrived to convey to their friends in New York intelligence of the traitor who had given them into the Federal hands. The Captain knew nothing of this, and never for one moment suspected that the frowns with which he was greeted by men known to be secret sympathisers with the South were due to any more personal cause than his being one of the Federal executive.

It was not long, however, before he learnt the full extent of the danger to which his treachery had exposed him.

He had gone to a bar to look for one of his fellow officials, and not finding him had determined to wait in the hope of his coming in presently. Hassard was not a frequenter of bars as a rule, being a sober fellow, and averse

from the American habit of frequent nips of stimulant.

His attention was presently attracted to two men who were standing close by him, and were apparently having a violent argument. He listened, and found that they were disputing about some of the recent events of the war.

Presently one of them turned to him, and asked him if a statement he had made about the Confederate movements was not correct. Hassard said it was. The other then asked him if he knew much about the South, to which Hassard replied that he had been there. Thereupon the other put some questions about Blue Bluffs Ferry and its capture, in reply to which Hassard unsuspectingly mentioned that he was with the Federal troops at the time of the capture. The two men exchanged a look of intelligence, which the Captain did not observe, and presently left the bar.

In ten minutes or so the Captain followed them, but he had not gone many yards when a man sprang upon him out of a doorway.

"That for the betrayal of the garrison at Blue Bluffs," said the Captain's assailant, as he struck a bowie-knife into his side and fled.

The Captain fell and lay insensible. A passer-by seeing him, called the police, and he was

taken to the hospital, where his wound was dressed. It was not a dangerous one, for he was able to walk home in an hour, but it was a pretty strong hint to the Captain that he had better leave New York without delay.

CHAPTER XI.

LOVE ON THE TOWER.

LANCELOT OLDHAM meditated much upon old Scardrake and his persecution of Violet. He was obliged to admit to himself that he was jealous of the old villain—unreasonably jealous —for he knew Violet's opinion of his rival, and had an inner consciousness of her opinion of himself. He was, in fact, less jealous of old Scardrake than of that old scamp's opportunities. Scardrake had the *entrée* of what to Lancelot was a Paradise upon earth—Number Seventeen, The Grove, Lambeth! *He* could call there of an evening, and bask in the light of Violet's eyes, while Lancelot could only feast his eyes on her shadow on the blind.

Lancelot had called twice, and had seen Mrs. Hassard once. He shrank from the notion of intruding himself, and so was fain to be content with meeting Violet on occasions when he was going from Fleet-street to Gray's Inn, *viâ*

Lambeth, that short cut which was the embodiment of poor Sam Lover's lines—

"If your hurry's not great,
And you've time to delay,
You can take the short cut—
That's the longest way!"

These brief meetings had been delightful enough, until he saw that there was something even more delightful within the reach of another. He had been perfectly happy and satisfied with the pressure of her hand, with the blissful little walk by her side, with the lingering good-bye at the end of the Grove, until he learnt that another was allowed greater privileges.

Then he began to consider how it was that Scardrake had obtained admission. He, too, could do what that wily old fox had done—he could be attentive to the mother for the daughter's sake — he, too, could plan little pleasure-parties. If he could not afford to do them on the same scale of grandeur as Scardrake, he could at least do them generously and without grudging every shilling, as he knew old Scardrake did.

As he laid his little plan, all its advantages began to dawn upon him. He would have a long time in Violet's company, and how much

and how many things he might contrive to do and talk about! The brief accidental meetings allowed him no opportunity of approaching the tender topic which he longed to broach to Violet. Before he had time to approach it, they came to that inevitable Grove, and then came a shake of the hand—and good-bye! It was impossible that it should be otherwise—he could not start the theme the moment they met. It was only to be arrived at in circles, as pigeons settle on a dove-cote.

Then came the important question, "Where should they go?"

Where better—suggested his ready wit—than to the Crystal Palace!

Yes, that was the best place in the world, with so much to see, and so many people crowding around, that it offered the finest opportunity for two people who wished to speak together unnoticed!

He determined to plan his little party for a Saturday afternoon, and he procured tickets accordingly; probably from the most obliging and agreeable of Secretaries that ever had the management of a large and difficult undertaking like the People's Palace at Sydenham.

When he had arranged everything, he—of course quite by accident—met Violet on her

way home, and told her of his plan, though without telling her its object.

"Take us to the Palace?" said Violet, innocently; "oh, it is very kind of you! The concerts are so very good. I hope mamma will go."

She was not too sanguine about her mother's readiness to accept any favour from "that young newspaper man," and the tone of her voice showed it.

"Do you think Mrs. Hassard would decline for any reason—because—the invitation came from—from me?" asked Lancelot, hesitating.

"I do not know—but I think it is not impossible that she should decline."

"Well, then, will you do me the pleasure of accepting the tickets, and say nothing about whence they come?"

"But it would be depriving you"——

"Not in the least, Miss Hassard. I will meet you there, and then I feel sure your mother will not object to my offering my escort."

Violet smiled, and the two exchanged a look of intelligence.

"I am afraid you are a shocking schemer, Mr. Oldham."

"There is no great harm in it, is there? It

would be a delightful holiday to me to have the pleasure of being with you for an afternoon at that delightful Palace. It is the most pleasant place about London—don't you think so?"

"It is, indeed, though I know but little of it; I have never been beyond the terraces, and the grounds seem to me to be the best part of it."

"We will make a grand tour of inspection on Saturday, and you shall see all the attractions."

"*If* mamma will go. I hope she will—indeed, I am pretty nearly sure she will."

"We shall meet at the concert, then," said Lancelot, for The Grove was in sight now. "I have a reserved seat next to the three I have given you."

"Many thanks—good-bye!" said Violet.

"Good-bye, until Saturday," said Lancelot.

It was the longest week of Lancelot's life until the looked-for Saturday. He had not been fortunate enough to meet Violet, though he had taken his short-cut daily. But the Saturday came at last, and a clear, beautiful day it proved.

"My blessing on the Clerk of the Weather," said Lancelot, as he peeped out of window at day-break, and caught a glimpse of the morning sky, which is so beautiful even in

London at the early hours, ere the first fires are lit to smirch its clear atmosphere with smoke.

Violet must have been looking out somewhat anxiously about the same time, for her mother and Miss Prifforth were to go to the Palace with her if the day was fine. She had not felt it necessary to say who had given her the tickets, and her mother supposed she had received them from one of her pupils, and did not, therefore, make any inquiries.

I think both Lancelot and Violet watched the sky all the morning with equal anxiety, and with but little faith in this changeable climate of ours; so that their delight also was equal when the trying hour of noon came without bringing any prospects of an immediate alteration of the weather.

So at last the hour came, and as the fiddles in Mr. Mann's capital orchestra were indulging in little tentative squeaks and scrapes, as preliminaries of the coming crash of music that was to open the concert, Mrs. Hassard, Miss Prifforth, and Violet made their way to the reserved seats.

Mrs. Hassard was, I suppose, not thinking of "that young newspaper man," who happened to be sitting in the chair she had to pass to get

to her own place; so she took no notice of him. It is possible, had she noticed his presence, she would have altered the order of procedure which gave Violet the chair next to Lancelot.

When they were seated, Violet reached over and drew her mother's attention.

"You don't remember Mr. Oldham, mamma, I think—it is he who so kindly got us the tickets for to-day."

I am bound to say Violet said this with somewhat nervous haste and a slight blush, for she was conscious of having suppressed that fact till now.

"Indeed," said Mrs. Hassard, rather stiffly, "you should have told me so, my dear;" and she bowed to Lancelot rather primly, thanking him for the tickets.

"Don't say a word about it," said he, "the tickets were given me, and I had to come; and knowing Miss Hassard's partiality for music, I thought you might like the tickets."

I think Lancelot blushed a little, too; for he was conscious that there was some fibbing in this statement, since he was not obliged to come at all—the editor of *The Cockcrow* would as soon have thought of sending him to the moon as to a concert!

Just at this moment Mr. Manns waved his

magical wand, and the concert commenced. So for a time there was no more spoken—at least by either Lancelot or Violet, for they had better taste than to chatter in the midst of music. I am afraid, however, Miss Prifforth asked Mrs. Hassard, in an undertone, who Lancelot was, and Mrs. Hassard replied in the same key that he was "that young newspaper man!" having already taken the old maid as far into her confidence as to tell her about Scardrake's admiration, and the reason she had for attributing Violet's coolness towards him to Lancelot's attention.

But what did Violet or Lancelot care for the whispers? They were perfectly happy—seated side by side, listening to the music through which their hearts spoke one to the other.

It was to be all over now very shortly, this silent language. Would they be the happier then? I can scarcely tell, but I rather incline to think that the season of mute affection is the more blissful. What eloquent things the eyes can speak—what oratory cannot the mere touch of a hand employ! Does spoken language ever equal them? I think not. The heart is satisfied with its own utterances interpreted by glance or pressure. Is it ever satisfied with

the weak words the lips utter? What can they say at best but the simple words, "I love you!" and the eyes have put that into far more expressive language long ago. "I love you!" Can those words compare with all that was told by the telegraphic thrill from palm to palm, when "good-bye" was accompanied by the brief strong grasp—the lingering reluctant relaxing of the pressure? Ah, if love were only wise, it would make the most of those early delicious moments when only the hearts commune, ere the lips have broken the spell and destroyed the illusion. If it only knew that half is more than the whole, it would not be in such haste to shatter its ideal, to lift the dreamy veil and face the cold reality.

Let these two young people, then, drain the last few drops from the sweet cup of fancy. Presently will come the awakening—the stern business of life. For when once the matter-of-fact of language intrudes on the realm of Cupid, there follows the dreary catalogue of questions: "When are you going to be married?" "What are your means?" "Have you any expectations?" "How do you propose to maintain your wife?" Now, all these questions are very right and proper, no doubt, but they are horribly practical. They suggest butchers' and

bakers' bills, and rent and taxes, and housekeeping-money, and milliners and tailors, and cold meat, and table beer, and a general servant, with a host of other stern facts that threaten at once to destroy the sweet poetry of Love.

But all the poetry of Love must sooner or later give place to the prose of Life! So, as the concert ends, and they are struggling with that worst and rudest of mobs—a mob of well-dressed people, crushing out of the Concert Room, Lancelot, poor short-sighted mortal, is racking his brains to devise some means of getting Violet away by herself and telling her —what she knows already!

First of all he invites the ladies to dinner, and even Mrs. Hassard is obliged to confess that it is a good dinner, and he a generous host. He insists on a bottle of champagne—bless them, they might have his heart's blood if they asked for it instead of the sparkling juice of the grape, but they wisely prefer the latter, as more pleasant drinking perhaps. But the champagne makes Miss Prifforth quite frisky, and so far softens that hard wizened old heart of hers that she begins to sympathize with the young people. If she can do them a service by-and-by she will, you may rely upon it, for

she is thinking of remote ages when she would have given her head for an opportunity to steal off for a quiet walk with her adored. Her adored married a widow with money, and is a Common Councilman now; but she recalls him as he was in those early days, and smiles a melancholy. smile at Violet and Lancelot.

After dinner they stroll out on the terrace, and gaze on the beautiful undulating wooded country that looks so fair in the gold of sunset. Violet is charmed with the view, and Miss Prifforth says, "Oh! how bee-ewtiful!"

"It is a lovely prospect," says Lancelot, and then a thought strikes him and he adds, "But have you never seen it from the tower?"

No, they have, none of them, ever ascended the tower! So Lancelot suggests that they shall take this opportunity of doing so.

Mrs. Hassard opposes the idea. It would be the death of her, she knows, to go up so many stairs.

But Miss Prifforth claps her hands at the notion, and Violet says she should very much like to go. So Mrs. Hassard is overruled, and the party make their way to the foot of the tower.

But when they get there Miss Prifforth's

courage fails her, and at the last moment she says she does not think her strength would be equal to the ascent.

"She will stop Mrs. Hassard — and dear Violet shall not be disappointed."

Lancelot blesses the old maid fervently in his heart, and Mrs. Hassard is obliged to consent, though with no very good grace.

So Violet and Lancelot begin the ascent; and, as they go winding up, weary stair after stair, they are sustained by new and inexplicable feeling. It is as if they were leaving the world behind them, and mounting straight up into the sky. But at last they reach the top, out of breath, and Violet, leaning on her lover's arm to rest herself, looks round on the far-spreading landscape, that is flooded with a more intense beauty than the sunset splendour can lend—a beauty which is for these two alone; and for them, even, only for a short time.

They do not break the spell at once. They seem conscious of the special revelation of beauty given to eyes purified like theirs, and they dwell upon it for a while.

"It is very lovely!" says Violet in a low whisper. It would seem irreverent to speak aloud up here, she thinks.

Down below the gardens are filled with tiny figures, all bustling about—not one of them possibly looking up at the tower, where for two lives the momentous hour has arrived, that will be remembered so clearly until that other momentous hour comes, and the Dark Presence closes out all the world for ever!

"It is a glorious sight," says Lancelot, speaking in a low tone also. "Those hills yonder are the Kentish Hills—that ridge you see there is Knockholt Beach. Yonder lies Addiscombe — that puff of steam is on the Brighton line. That spire is Penge—the one beyond Beckenham. And there is Shooter's Hill."

"How green and fresh and beautiful it all looks. Oh, the beautiful country, how I *do* love it!"

She is leaning on Lancelot's arm—he leads her away in silence, and shows her where lies London with its overhanging pall of smoke, and its lamps already beginning to glitter as the dusk comes on apace.

"We have no right to look at the peaceful country," he says, with a sigh. "For you and me that is the only prospect. Life and work, Miss Hassard; we must not sigh for those quiet green hills and vales. Our place is under that

canopy of smoke, in the heart of that busy city, whose roar one seems almost to hear even at this distance."

She does not answer, but clasping her hands on his arm, looks into his face sadly but trustingly.

"It is not a pleasant contrast, is it, that great dreary place? But you are brave and patient—you do not shrink from the prospect. You are not afraid of the hard work, the long struggle that that"—he points towards London —"means for you and for me."

"No," she answers, faintly.

"There is one thing that can make the hard work sweet, that can make the long struggle pleasant—do you know what?"

"Friendship," she replies; but her voice is scarcely audible now.

"Something more lasting than friendship—a more enduring companionship!"—then he turns and takes her hands in his, looking into her eyes earnestly, hopefully—"You know your lot in life, and you know mine. I am a poor man, but I love you, Violet! Will you be my wife, and let me lighten your toil, as your presence will lighten mine? I can work and earn enough to keep us both comfortably, without the necessity of your continuing this weary

drudgery. Am I wrong in hoping that I may win your love?"

"No!" whispers Violet, hanging down her head.

He draws her to him, and she does not resist. For a moment he cannot speak, for his voice is choked with joy. He had known she loved him, but the certainty was rapturous.

"My own darling Violet," he whispers, as he clasps her to his bosom, and kisses her smooth brow.

"Yes—yours!" she murmurs.

And then they look up, and the sunset seems to have faded and the darkness to have closed in upon them. They sigh—one more embrace, and a few whispered words, and then they take a long lingering farewell look at the dim landscape, and commence the descent.

The short-lived effects of the champagne have faded, and Miss Prifforth has found it rather dull work waiting. As for Mrs. Hassard, she has dread suspicions that the ascent of the tower was a planned thing between Violet and Lancelot. So when the two come down from those upper regions, where all has been bliss and pleasant dreams, they find the cold realities of life waiting them in the form of two crusty old women, who "wonder what can have kept

them all this time—it was so dark they couldn't have seen much. And it is cold and late, and they want to go home."

Lancelot insists on treating them to more refreshments ere they leave. But somehow they are not to be restored to their former agreeable mood. So he sees them into the train, and bids them good night.

And then there is a snort and a whistle, and the train moves out of the station. Lancelot watches it till the fiery eye of the red lamp is eclipsed, and then he goes slowly back to the Palace.

All that he retains to assure him of the reality, of what already begins to seem like a dream, is one of Violet's gloves, which he almost stole from her at the last moment. He kisses it, and puts it carefully away.

CHAPTER XII.

IN WHICH SCARDRAKE MEETS WITH A SURPRISE OR TWO.

THE difficulties wherewith Mr. Bertrand Metford had contrived to environ himself did not become less serious in the progress of time. His partner was fully aware of them, but his own hands were not so very clean that he could afford to say anything about Mr. Metford's little irregularities.

To be sure, Mr. Uvedale's weakness was a less expensive one than Mr. Metford's, but it was expensive enough, and had so far entangled him as to have led to no slight malversation of funds. Little did the worthy folk, for whom the firm acted as agents, suspect how their interests were tampered with. The old reputation of the house stood the rogues in good stead. No breath of suspicion had ever attached to it, and people had been bred up in the habit of regarding it as a business as sound and honest as the Bank of England. Alas, with

the death of the fathers of the present firm, the career of integrity came to an end. Those fathers had in a pardonable vanity desired to give their sons a first-rate education, and the young men had made a bad use of their advantages. Instead of treasuring the solid benefits of their education, they had merely imbibed the tastes and habits of those with whom they were associated at school and university; for they had spent some terms at college, though neither had stayed long enough to take a degree. In the dangerous atmosphere of the university, they had developed their worst vices. Bertrand Metford was famous for his wines and dinners, and the gorgeousness of his rooms, hung with artists' proofs and costly water-colours. James Uvedale took to hunting and driving tandems. His life was spent among the livery stables, and his glory was to take the ribbons of the old coach, which still lingered on the road in his time, thanks to those staunch Conservative Dons, who would not admit such an innovation as steam without long resistance.

The old lawyers, whose steady plodding and known integrity kept the young fellows at the university, knew nothing of their pursuits. So when the sons entered the business, each had his private score of college debts to pay off

somehow. So when Mr. Uvedale died, and his partner retired (to die also in a couple of years), the young partners started with a fair knowledge of each other's liabilities, and they co-operated vigorously to get rid of them. It was then they began their downward career. First of all they abstracted a small percentage on all the money that passed through their hands. This went on unobserved and unsuspected, and they grew bolder. In their management of certain large estates, they received sums of money which their clients knew nothing about. What could be easier than to place them to their own account, instead of that of the estate? From this they naturally came to be very sharp in their clients' interests, perpetually making claims for little sums that they omitted to hand over.

Of course this had to be done with great care, for it would not have done for their own clerks even to know. So the two were bound together by a common necessity to conceal their frauds. Under these circumstances, therefore, neither could turn on the other. Uvedale could not reproach Metford for his extravagances; but Metford felt that he must not count too much on his partner's patience. He must not draw too heavily on the common

fund, or drain their common victims too exclusively for himself.

Elwin had failed him just at the time when he was most in need of money. He was at his wits' ends for some ready cash. A desperate man clutches at straws; and, the thought of Elwin suggesting old Scardrake to him, Bertrand Metford determined to see what could be done with the old usurer.

Metford knew all Scardrake's nicknames, and had heard enough of his sharp practices. But somehow, in matters of this kind, nothing is of any avail to hold a man back from his destruction. There is a foundation of real human nature at the bottom of all the old legends of men who sold their souls to the Devil for wealth. A man who is pressed for money would do just that—nothing but pecuniary pressure could drive him to it; but I verily believe that *it* would. Probably, Metford would have had no dealings with old Scardrake in any of the multitudinous businesses which the rogue carried on, except this one trade of money-lending.

Scardrake was astonished, therefore—but, I must add, not a little uneasy also—when his clerk brought him in Mr. Bertrand Metford's card.

"Metford himself—not their head clerk! I wonder what's up? Not business, or *he* wouldn't come. A little job for one of his swell friends; or, egad, that never occurred to me—perhaps he's going to try and make terms for Elwin."

The clerk ushered in Mr. Metford as Scardrake finished his meditations. Metford did not look particularly at ease. He caressed his long black beard lovingly, passed his hands over his prematurely bald pate, fidgetted with his massive gold chain, and at last began in his affected piping tone to explain that he wished what passed between him and Mr. Scardrake to be strictly private.

"You see I don't want this private affair of mine to be at all confounded with the firm. Fact is, I have very little to do with the firm, my time is so taken up on Boards of Direction and among my brother-directors. I don't want to bother my partner on the point; in fact, you see, Mr. Scardrake, I have been a little unfortunate lately, and have dropt a good deal of tin—one must do what other fellahs do in society, you know. It is, of course, only a temporary inconvenience, and I thought I'd see if you wouldn't oblige me in a friendly way with a private loan—at your own terms, of

course—I mean friendly in the way of keeping it dark."

"Well, I hope I shall be able to oblige you," said Scardrake, meditatively. He was turning the matter over to see if he could get any special advantage out of the transaction. "I am sorry you've been unlucky—cards, eh? They tell me you club men play heavily!"

"Oh no, not cards—we don't do much of that at my club. No, hang it; it was the Derby."

Scardrake smiled to himself. He knew enough of the dark side of life to know what comes to the man who bets on insufficient means and with insufficient information. He saw that Mr. Bertrand Metford had taken the first step on the Avernian descent whence it is impossible to retreat.

"Well, I won't be quite so hard on you as you were on me the other day," said Scardrake, still smiling.

"I? How?" said the other.

"About my claims on Captain Elwin—you wanted to cut me down"——

"Oh, that's the firm's business. Old Mogridge, not I!"

"Look here, Mr. Metford. One good turn deserves another. You shall have the money.

Will you give me a little information in return?"

"Certainly, if I can!"

"Then this is how the matter stands. Your client, Elwin, has played me a very shabby trick"——

"And me, too!" said Metford.

"Indeed! How?"

"Oh, nothing of any consequence; but I don't like the beggar."

"Well, then, I have a great many claims against him still. Will his wife's money go far, do you think?"

"Oh, she's rich enough, and you'll get the coin in time; for we have made her will and it is in his favour."

"Humph!" said Scardrake, who was not as delighted at the news as Metford expected.

"Aye, and you're likely to get it soon, too, for she is dangerously ill, and she's not as young as she might be." And thereupon Mr. Metford proceeded to tell Scardrake all he had heard from Elwin.

Scardrake chuckled, and was so satisfied that he let Metford have the money on easy terms; and the two rogues parted fast friends.

When his visitor was gone, Scardrake went

to a safe and drew out some documents—old and yellow, and with ink that was almost illegible in places, so faded was it.

He sat down at his table and looked them over and fell gradually into a reverie.

"I wonder whether I could turn these to account? I have stuck to 'em a long time, though I had no particular reason to make her give them up, except that I wanted to keep my power over her and compel her silence. But she's dead, and so is he? Then this second wife gets the money, and so it drops into Elwin's lap."

He sat for a long time with his elbows on the table, poring over the papers.

"There is one way, but it is too risky. To be sure, there is no evidence of her death, for she died in America years ago. It would be possible to find some one to personate her, but it is dangerous to have accomplices—I have always worked single-handed and have found it answer. No—it wouldn't pay, even if it smashed that Elwin up altogether."

So he tied the precious documents up again, and replaced them in the safe.

"I must tell Esther to-night, and see what she thinks about the state of things at Elwin's."

Accordingly, the evening found father and

daughter discussing the information which Mr. Bertrand Metford had supplied.

If there was one person in the whole world whom Esther hated more than Captain Elwin, it was his wife. When she heard how she had been duped by him, and had discovered the cheat, Esther was full of glee, and the news of the poor woman's illness seemed like the news of great good fortune. It was terrible that a woman should have such ferocity, but the whole of Esther's blood seemed to have been changed into gall. Her one sole dream, day and night, was revenge. The object of her whole life had been thwarted—the very aim of her existence—and it seemed to her that there was nothing too great to be demanded as the payment for her wrong of those who had wrought it—even of the woman who had unknowingly wrought it, and was suffering bitterly enough for her innocent act even then.

Old Scardrake was vindictive enough, in all conscience. His was the rage of the baffled schemer. He had invested money in his speculation, and had considered that it was perfectly safe. His revenge was solely directed against the Captain, though his nature was not so tender and considerate that he would have

hesitated to strike him for fear of wounding his wife.

Even Scardrake was alarmed at the quiet ferocity of his daughter's thirst for revenge. He had begun to fear her, and much of his old pride and affection had perished, destroyed by her strange coldness and the occasional fits of blind rage that embittered his home.

He could elicit from her nothing in return for what he told her. When he asked her advice, she only told him to leave things alone. But he could see she had some scheme maturing, so he said no more, supposing that when she had thought it out she would communicate her idea to him.

So he said no more on the subject, and went about his business as usual. Nor did he forget to make an occasional call at The Grove, Lambeth, and as luck would have it he called on the Monday after the Crystal Palace concert. Violet was out when he arrived, and so Mrs. Hassard had the field to herself, and she did not fail to put Mr. Scardrake on his guard, and warn him that he had a rival.

"Confound him!" muttered the old villain to himself, "I was afraid of something of the kind;" and then he asked Mrs. Hassard who it was.

You may imagine his fury when he found out that it was "a poor devil, ma'am, that I keep to do literary hack-work! Without a penny except what I give him!"

Now this was not strictly true, as we know, but old Scardrake did not stick at trifles.

"I'll discharge him, though," said he; and he meant to be as good as his word, though he knew that Lancelot had done valuable service to *The Obelisk*.

When Violet came in presently she found the usual card-party, and was not sorry that she was out of it.

But her mother had not quite recovered from the effects of the Crystal Palace trip, and made little spiteful remarks every now and then. Old Scardrake, of course, said nothing, but Violet's suspicions were roused, and she watched narrowly, and was not long in arriving at the conclusion that the events to which her mother was alluding were known to him. She saw at once what effect this might have on Lancelot's position, so she determined to warn him. Making the supper-tray an excuse for leaving the room, she stole down stairs, wrote a few hurried words of warning, and dispatched the little servant to the post with the note.

You may suppose it surprised Lancelot not a little to receive this his first letter from her, but he was glad enough of the warning.

"I'll beat the old scamp at his own weapons," thought he; and though it was hard to lose the salary, he could not repress a feeling of triumph at the thought of beating such a thorough-paced old rascal as Scardrake.

He found Scardrake at *The Obelisk* office when he got there.

"Very late, Mr. Oldham," growled the proprietor.

"Excuse me, I keep my own hours," said Lancelot coolly; "and, by the way, will you step into this room. I wish to say a few words to you."

Scardrake followed him into the editorial room, scarcely less surprised than the two clerks in the publishing office, who were struck dumb by Lancelot's easy way of snubbing the great man.

When Scardrake was in the room, Lancelot motioned him to a chair and closed the door.

"I am going to leave you, Mr. Scardrake. I believe there is an opening for me elsewhere, with a larger salary. I shall, of course, be prepared to see the next month's number through,

if you wish it—after that you will have to place it in other hands!"

"Confound your impudence"——

"Stop, Mr. Scardrake!" said Lancelot, in a voice that made the other jump again; "let us understand each other. I have done my work conscientiously, and I have treated you courteously, and I will not be spoken to in the tone you assumed just now. You are an old man, and I have no wish to lay a hand on you"—and then Lancelot's pent-up rage began to boil a bit, and he spoke rapidly and fiercely—"but, by heaven, if you dare to utter a word of abuse, I'll shake the life out of you."

Scardrake was frightened. He rushed to the door, and flung it open.

"Here, Brathwayt — Simpkinson — go and fetch a policeman! He's threatening me with violence!"

"Don't either of you stir!" said Lancelot; "I have done nothing of the kind, and you know it, Mr. Scardrake. I simply told you that if you used to me the language I have heard you apply to these—and others in your employ—you would suffer for it—that is all!"

"A pretty return this for all I have done for you! Why, I've made you!" said Scardrake, savagely.

"By what means? Surely not by letting me make a magazine without my name being allowed to appear in connection with it. But I am not going to argue with you. The less we see of each other while the connection lasts, the better. You keep to the office and I'll keep to my room!"

"Here, Simpkinson, give me my cheque-book," said Scardrake, shaking with impotent rage. "I'll give you a cheque and have done with you. I won't have you here an hour longer than I can help. I was coming down to discharge you!"

"When I happen to discharge myself. Odd, was it not?" said Lancelot, looking the other calmly in the face.

Scardrake handed him the cheque, and Lancelot filled in a receipt.

"That closes transactions between us," said Scardrake.

"For a time—at all events, as far as the magazine is concerned it closes them. There may be other matters," says Lancelot, smiling placidly.

"What the deuce does he mean?" asked Scardrake, when the other was gone. And then he snubbed his two clerks unmercifully, for he could not conceal from himself the fact

that he had not come out of the quarrel with such triumph as he had intended.

Lancelot's assumed gaiety deserted him as soon as he was outside the office. He drew the cheque mournfully from his pocket, and looked at it.

"There's the last golden egg I shall ever get from the defunct goose—but I was obliged to kill it in self-defence. Only it is hard to lose a certain income like that, just as one has begun to think of love in a cottage—or an attic. Heigho!"

CHAPTER XIII.

A BROKEN HEART.

"MRS. ELWIN was better"—"Mrs. Elwin was improved slightly"—"Mrs. Elwin was rapidly regaining strength"—"Mrs. Elwin was much better, and had left her bed."

These were the graduated bulletins that were set forth concerning Laura Elwin's indisposition. These were the replies given to the numerous messengers sent by sympathising friends to inquire after the state of the invalid.

Nevertheless, day after day, the physician's brougham was to be seen standing at the door for some time: so that it was evident that if her health was improving, she was still far from being perfectly recovered. Indeed, he still enjoined perfect quiet and rest, and forbade any one to see her. I do not know whether by this he meant to include—or rather exclude—the Captain, but the invalid chose to understand it so, and would not allow her husband to cross the threshold of her sick room.

He bore the sentence with tolerable equani-

mity—at all events outwardly. He was too shrewd to wish to make a disturbance, and too proud to ask the doctor whether he intended to exile him from his wife's room. But no doubt he fumed in secret over her refusal to see him, and felt that he had lost all his old power over her. It was an unpleasant conviction, for when he remembered that he might be dunned any day by Scardrake, and did not know how to prevail on her to assist him, he grew desperate. The thought of this trouble which was hanging over him—how near he knew not, but he knew how certain—kept him awake of a night. He heard the clock of Brixton Church strike the hours, one after another, from midnight until the grey dawn, when the heavy market-carts began to go creaking by, and the cocks began to crow all about, answering each other in persistent and shrill defiance. And then came the tramp of feet, very different to the dull clump of the policeman's boots, which had been audible at periods in the night. This tramp had a purpose and a hurry in it, for it was the march of labour on its way to its work. Then came, with a clatter of cans, the milkman; and presently the paper-boy, almost as shrill as the defiant chanticleer. After that came the early tradesfolk, and then it was day!

And all through the long hours this trouble had sat on Herbert Elwin's pillow and banished sleep. It was in vain that he made his night-cap-tumbler stiffer and stiffer, that he read the works of—No! I will not divulge the author's name—in bed, in the vague hope they might make him sleepy. He flattered himself at times that the opiate had done its work, and so shut the book and extinguished the candle. But the next instant there was that voice whispering in his ear the hoarse question, "How will you meet your liabilities to Scardrake, Herbert Elwin?"

No wonder the Captain looked haggard and worn. He created an immense amount of sympathy in the breast of friends. "Poor fellow," they would say; "he's evidently very fond of his wife. Her illness has quite upset him!"

What worried him more than all was the fact that Scardrake was so quiet. "When the rattle of the rattlesnake is silenced, look out!" thought he. He felt as a man must feel when he is out tiger-hunting, and finds himself alone, with a discharged rifle, in the heart of a jungle:—so long as he can see the long grass stirred, he knows where the man-eater is, and is prepared to sell his life dearly. But when the

motion stops, he cannot tell where the brute is, or how soon its fatal spring may come.

At last, however, Herbert Elwin caught a glimpse of his foe's movements. He had been out to leave some instructions, which he did not think a servant would give correctly, at a shop in the neighbourhood, and was returning, when he saw a carriage stop at the corner of the road, and a servant get down, and go to Claytersville, where he rang, made some inquiries, and brought back the answer he received to some one—a lady, Elwin could see—who was in the carriage, which drove away on his resuming his seat by the driver.

When he got home, the captain asked what had been the business of the man-servant he had seen at the door as he came up.

The answer was that he had been sent to inquire how Mrs. Elwin was.

The Captain made no answer, but his face was troubled as he flung himself into the easy chair in the library, which was the room where he usually sat.

He had recognized the brougham, and he knew the man's livery. He had not much difficulty in deducing from this knowledge who the lady was that had shown such anxiety about his wife's health.

"What the deuce can Esther Scardrake want to be asking after Laura's health for?"

He puzzled for a while, and then a thought seemed to occur to him. He smiled, and gave an involuntary glance at the mirror, as he stood leaning with his elbows on the mantelpiece, after pacing the room up and down in his bewilderment, as if he were acting literally on the maxim, "*Solvitur ambulando.*"

"Egad, I shouldn't wonder," said he, with a confidential smile at his reflection in the glass, "thinks there is a chance yet! By Jove! I shouldn't wonder if she were not holding her amiable parent off me—poor thing, very fond of me, I daresay."

The more he thought of it the more convinced he became that Esther Scardrake was still desperately fond of him, and that hearing of Laura's danger she had found hope revive, and called to discover what chance there was of its being realized.

"That must be it," thought he. "What should the old chap send *her* for, even supposing that he wanted to inquire after my wife's health. No. She comes of her own accord, that's plain; and she comes to see what chance she has of being Mrs. Elwin Number Two!"

He chuckled to himself at this comical notion.

It was the first laugh he had enjoyed for some time. A load seemed removed from his mind —a cloud seemed to have passed from the horizon. He grew quite cheerful. Stepping to the sideboard, he got out the sherry and filled a glass.

"Esther, my dear—my love to you," said he, with another chuckle, and tossed off the wine. What says the song?—"Wine inspires us and fires us!" I cannot say whether the bumper of sherry had this effect, but undoubtedly the Captain was suddenly inspired with an idea.

"I had better cultivate the notion," said he, meditatively. "There's no harm done, and if I can only keep up the illusion, she will pare that old rascal's nails. I must manage it delicately, though. She must be able to guess what I mean, and yet have no evidence to make use of against me."

So he sat down and wrote an anonymous letter to Esther, full of allusions to dear old times, and regrets for a terrible mistake into which the writer had been driven. "Would she not give him some sign of forgiveness? There was a dim ray of hope before him which a word from her could convert into sunshine. Would she answer this by a few words in the second column of the *Times?*"

This letter, posted in town and written in a feigned hand, reached Esther in due course. It gave her all the delight Elwin had anticipated —but the delight arose from a cause far other than that which he imagined.

With the quickness of thought she saw her advantage, and she acted with promptitude. An advertisement appeared without delay in the "agony column" of *The Times*:—

"HERBERT,—I recognize your dear hand through the disguise. Oh, joyful news! Write at once, and assure me that I am not fondly deceiving myself.—ESTHER."

The Captain was charmed at his success. It was clear that Esther was dying in love for him. He felt he must write to her at once and reassure her. He was so convinced of the genuineness of her affection that he thought there might be some relaxation of the precautions he had taken at first.

He wrote, therefore, giving an address at a post-office, to which Esther might answer. And she did answer, and then, of course, he had to reply again. And with each letter of course he became less and less cautious.

That was just what Esther had expected.

By this time Laura had so far recovered that her physician counselled her removal to Chalk-

ton-super-Mare, in order that she might have sea air. The Captain accompanied her, but she kept him almost as much at a distance as she had done in London. She kept herself entirely to her bed-room and sitting-room, or rather dressing-room, and left the Captain to enjoy the other apartments in the house, which the doctor had kindly written and secured for her—a house in which a former patient had resided, and where he had been so comfortable that he had recommended it to the doctor.

Laura had a companion — half-nurse, half-companion, I should say—for whom she was also indebted to the doctor's attention and care. She was constantly attended by her, and she gave the Captain to understand that she did not wish his company either in her room or during the time when she took the air in her bath-chair. So he had to submit with a good grace, lounge on the pier, and smoke his cigar, while watching her from a distance. He did not dare to expostulate, for the doctor, at Laura's request, had impressed it on him that she was not to be worried or contradicted in any way, as she was in a very precarious state still.

So Mrs. Elwin used to take her quiet ride along the beach, to a sheltered nook under the

cliffs, whence she had a splendid view of the bay, and the busy anchorage in the roads beyond. Here she used to sit and work, or listen while her companion read to her.

The Captain could see them from his usual seat at the end of the pier, which was the fashionable promenade of Chalkton. I am afraid, however, that his eyes strayed less often in that direction, than towards the group of damsels who, with tresses blowing in the fresh breezes, walked up and down the pier, chatting and laughing in well-assumed indifference to the susceptible young men who gazed admiringly after them as they fluttered by.

On the morning previous to the departure of the Elwins for the seaside, the Scardrake brougham made its accustomed trip to the corner near Claytersville, and the servant had made the regular question and returned with the answer to his mistress.

"Missus was much better," the Claytersville domestic informed him, "and was goin' down for change of hair to Chalkton-super-Mare."

That evening, Esther Scardrake announced to her father that she wanted a few days at the seaside—she was not feeling well. He did not question her movements at any time,

so he merely asked her what money she would require. She told him, and received a cheque for the amount. Of course she could not go alone, so she hunted up an old maiden lady of her acquaintance, and asked her to accompany her. The ancient damsel accepted with joy, but she required a couple of days to fit-up in, which Esther accorded her rather grudgingly. At their expiration they set out, and in due course were installed in comfortable apartments in Marine Terrace, Chalkton-super-Mare.

The morning after their arrival, and before her companion had performed the mystic operations by which she hoped to conceal (but only succeeded in rendering more obtrusive) the ravages of time, Esther declared she had a little shopping to do, and would get it done at once and return for her friend.

It was due, perhaps, to her ignorance of Chalkton that she apparently went in search of shops along the sea-shore under the cliffs, and even went as far as the pier—though she turned back on seeing Elwin there.

Presently she spied a bath-chair in the distance, and the sight of it seemed to hasten her steps. She came up to it, sauntered slowly by it, walked on a little distance, and then returned.

When she came to it again she stopped, and then going up to it, asked the invalid lady, who was sitting in it, if she were not Mrs. Elwin.

Laura answered in the affirmative. "She had not the pleasure of knowing who it was that addressed her," she added.

Esther did not answer immediately. The two were out of earshot of any one; for the companion of Mrs. Elwin had gone to the library to fetch a new novel to read to the invalid. The man who drew the bath-chair was within hail, but had withdrawn himself from the immediate neighbourhood to enjoy a furtive pipe.

"You are Mrs. Elwin, then," said Esther, slowly, and through her teeth.

Laura took alarm at the tone of her voice.

"Who are *you?*" she asked, gazing round helplessly for her companion.

"My name is Esther Scardrake," said the other, in a hoarse voice; "I am the woman whom your husband duped and insulted for the sake of your money"——

"Pardon me," said Laura, with some dignity; "I am an invalid, and cannot—must not—enter into any discussion of an exciting nature. It cannot concern me what relations my husband had before marriage with you or any one else.

I do not care to hear anything about him," she added, with a weary sigh.

"It would have been better, perhaps, if you had *not* known what he did before marriage—how, for instance, he made a silly woman believe that he saved her life, when he was only leagued with a groom in order to swindle her out of her money."

"What do you know of my private affairs?" asked Laura, indignant to find that others knew how she had been imposed upon. "How did you learn this? Oh, I forgot — of course servants will always take a bribe."

"It was no servant who told me? Pray don't look so incredulous! I do not tell you lies—I leave that congenial work for your husband."

"May I beg that you will leave me? I do not wish to be disturbed by this raking-up of old wrongs," said Laura, in a faint voice. The excitement had brought on the old pain in her side again.

"Old wrongs! Would you prefer new ones?" asked the other, heedless of her victim's evident suffering. Laura did not speak, but waved her off.

"Nay, you *shall* hear me, woman," burst out Esther. "It was through you I was wronged

—insulted so unpardonably. You shall not have your triumph, madam. I have waited and waited for this day. See here—and here—she dragged some papers from her pocket, and thrust them into Laura's hand—"see how this man despises you—how he deceives you still—aye, and would deceive me if he could! Read, madam—and then enjoy your precious triumph if you can!"

Captain Elwin, as he sat on the pier, had chanced to glance in the direction of his wife's accustomed place under the cliff. He saw that she was in conversation with some one who was evidently not her companion. He began to wonder what friend could chance to be staying at Chalkton, and borrowed the field-glass of a young swell by his side.

One glance sufficed to show him that something very alarming was happening. He recognized Esther Scardrake, and could see that she and Laura were in animated discussion. He returned the glass with hurried thanks, and hastened off at a run to his wife's chair.

Meantime, Laura had read the letters, recognized the writing; and, seeing the recent dates, could not but see the full extent of the wrong she had suffered.

As the Captain came running up, she sprang from her chair.

"Don't approach me—go! Leave me! Here —see here"—and she flung his letters towards him—"Don't come near me!"

But the Captain, instead of obeying her, rushed to her—and was but just in time. He saw her turn pale, and stagger, and barely contrived to catch her in his arms, as pressing her hand to her side she fell heavily forward.

He laid her down gently, and raised her head to his shoulder. And when he saw her face he shuddered.

"Good God, she's dead!" he exclaimed.

There was a little low laugh by his side that reminded him of Esther's presence. He looked up, white with horror and hate.

"And *you* have killed her, murderess!" he hissed out.

"Or *you?*" she said, calmly. "But I will take my share of the deed gladly."

She stooped as she spoke, and gathered up the letters.

The Captain looked at the face of the woman he had so cruelly wronged, and his conscience smote him sorely.

"Laura, listen to me," he said with genuine

anguish. "I deceived you, I know—but I loved you—indeed, I loved you!"

And there was some truth in the unhappy wretch's words; for there is some lurking spark of good in the worst of us, as there is some spot of imperfection in the very best.

He looked up at Esther with such concentrated rage and hatred in his face that she trembled.

"As for you, woman! I always hated you. I wanted money—wanted it badly enough, heaven knows, or I would not have so deceived her—and I might have picked you out of your obscurity—aye, I might have had you and all the money of that cursed old scoundrel, your father. I was desperate enough for almost anything—but I could not—I positively could not take *you!*"

That was a stab Esther had not expected. It wounded her to the quick. She could not answer, but she stamped her foot in impotent fury, and clenched her hands as if she would strike him. Then she turned and walked hastily away, and left Herbert Elwin with his dead!

CHAPTER XIV.

A LITTLE CLOUD.

WHEN Lancelot reached the office of *The Morning Cockcrow*, after throwing up the editorship of *The Obelisk*, he at once informed Heginbotham of what had happened. He did not tell him the whole of the facts, but said that having learnt that Scardrake had made up his mind to discharge him, he had anticipated him and discharged himself.

"And you were right, dear boy," said Heginbotham; "did you punch the old blackguard's head, too?"

"Well, I was very near doing it, I can tell you—very near!"

"I wish you had. Somebody ought to do it, and lots of chaps have had cause and opportunity, but it has never come off yet. It will, though—I'm sure it will."

"May I be there to see," said Lancelot, laughing.

"But what's your game now?"

"I must see if I can't get something of the sort to do somehow."

"You've made your mark in *The Obelisk*, my boy, and ought to have no difficulty. But I don't know of any vacancy on any of the other mags just now."

"You think *The Obelisk* would be a recommendation—they wouldn't wonder why I left?"

"Not if they know that old Skinflint was the proprietor! I'll tell you what I'd do—I'd just advertise in *The Palladium*, that the late editor of *The Obelisk* is open to an engagement as editor or sub. If it doesn't bring a job at once, it will make known the fact that you're in the market, and the next fellow that wants anything in your line will remember it."

Heginbotham was right. The advertisement was inserted, and brought no immediate application. But the third week after it had appeared Lancelot received a note from a publishing firm, asking him, if he should still be disengaged, to give them a call in the course of a day or two. The result of the interview was that he found himself installed as sub-editor of a popular magazine. The salary was small—almost as small as that which Scardrake had paid him; but then, as Lancelot said to himself, he was only the sub-editor. He soon learnt,

however, what sub-editing meant in this case. The magazine was edited by a well-known writer—that is to say, his name appeared on the wrapper, and he wrote the leading novel. But beyond that, and occasionally forwarding a friend's article for insertion, he never interfered in the management of the periodical, no doubt considering its general contents were merely padding to make-up after his story.

But Lancelot was too delighted at getting work again so soon to think of quarrelling with the amount of it. He threw himself into the task with energy and industry, and set about trying to improve the character of the general articles.

You may be sure the earliest news of his appointment reached The Grove, Lambeth, and was very welcome. He and Violet had corresponded pretty regularly since the day at the Palace, besides meeting pretty often as well.

They agreed that, now his prospects were brighter, it would be best for him to call on Mrs. Hassard, and ask her consent to their engagement. Violet fixed the hour, and Lancelot was punctual to the appointment.

Mrs. Hassard tried to avoid seeing him, but Violet insisted. So she came into the room

with a stiff bow, and expressed herself prepared to hear what Lancelot had to say.

What he had to say, he contrived to say, but I could not possibly report what he said, for it was so full of pauses, and breaks, and alterations, and inversions that it would be quite incomprehensible. Suffice it that he contrived to make Mrs. Hassard understand his object.

"Really, Mr."—— and Mrs. Hassard looked at him with an air of inquiry as if she had never heard, or had quite forgotten, his name.

"Oldham!" said Lancelot.

"Mr. Oldham," continued Mrs. Hassard; "I naturally must hesitate before giving any decision on so momentous a question. I have my child's best interests at heart—nearer, possibly, than she may think when I am acting for the best. You are, of course, aware that I can give her nothing? But I know, by bitter experience, the folly—the worse than folly—of an improvident marriage. I ask you honestly, do you think you have the means of keeping a wife in comfort?"

"I am only a poor man, Mrs. Hassard; but I am a young man with a large capacity for work, and I am happy to say with increasing opportunities of work. I earn more and more every year. I am earning enough now to enable

us, with strict economy, to live in a humble, but still comfortable, way."

"Young people are so apt to expect too much. If you have barely enough to live on now, I fear it is likely to be the case for many years. I know the world and its disappointments, and I cannot approve of an engagement that can only lead to misery and disappointment. No man should engage any girl's affections until he has earned enough to make a settlement that will ensure at least comfort if not affluence."

"But surely," said Violet, unable to be silent any longer, "if she loves him she would prefer to share the struggle with him—to cheer him —and to enjoy with him every fresh piece of good fortune"——

"My dear Violet, you are talking romantic nonsense. It is unmaidenly of you to take any part in this discussion. No, Mr. Oldham, I feel compelled to say that I cannot approve or sanction this engagement."

"You have other views, madam," said Lancelot, with some acerbity.

"If I have, Mr. Oldham, that is my private affair, and I deny your right to refer to it."

"Pardon me, I claim the right on Violet's behalf. I know the man whose visits you approve—know him better than you do. His age

is not the only nor the greatest objection to him. His character is infamous ! "

"I cannot permit such language to be used about a friend of mine who is absent," said Mrs. Hassard, spitefully. "I must beg to close the discussion."

"Stop, mamma," said Violet—and there was a ring of decision in her voice that startled her mother considerably with an echo of Jack Hassard's determination—"*I* wish to say a few words to you in Mr. Oldham's presence, and to Mr. Oldham in yours, as it is my future which is under discussion. I have a right to speak—I am not a baby—a doll—or a slave. You refuse to sanction our engagement, and as I shall not be twenty-one for a few months you can do so. I do not wish to do anything that is clandestine, so I warn you that Mr. Oldham and I shall correspond as we have done, and meet, if not here, out-of-doors, as we frequently do"—Then she turned to Lancelot, and her voice grew soft, and faltered, as she blushingly held out her hand to him—"You will wait patiently those few months ? They will make no change in me. I am yours. Nothing shall part us. And as for the persecution of that man, I shall find means to avoid it. You will have faith in me, as I have in you, and we can wait."

Lancelot bent down and kissed her hand. Then he bowed to Mrs. Hassard, and left. A few steps from the house he met the postman, but he never guesed that the black-edged missive he was bearing was directed to Number Seventeen, and that it was to influence his fate and Violet's.

Death the peacemaker—in the intelligence of Mrs. Elwin's sudden death—proclaimed for a while a truce between mother and daughter. In their common sorrow, they comforted each other, and avoided the subject of their recent difference by tacit consent.

Those black-edged missives, announcing Laura's sudden decease, were very differently received by different people.

Mr. Bertrand Metford, whose pecuniary perplexities had been only temporarily relieved by Scardrake's loan, was vexing his brains to find some means of meeting another call made on the shareholders of The Patent Self-igniting Safety Firewood and Kettle-boiling Company (Limited).

Things were just beginning to look ugly for Joint-Stock Companies, limited. There had been a great deal of winding-up recently, but it was not of the kind calculated to keep the top of speculation on the spin. Bubbles had

burst unexpectedly, and the soap-suds had got into people's eyes and set them smarting. It waked them up from their nap of fancied security. A reaction had set in, and The Patent Self-igniting Safety Firewood Company had to exercise its advertised powers of making kettles sing with joy, in order—as one of the clerks vulgarly expressed it—to keep its own pot a-boiling!

So when Mogridge came up with a grave face and handed Mr. Bertrand Metford the black-edged announcement of their client's sudden demise, that gentleman had some difficulty in assuming the proper air of sorrow due to the occasion. As soon as the old clerk left him, he gave way to his joy, and executed a silent double shuffle to an inaudible whistle.

"Hooray! Just in time—that's what I call a regular stroke of luck. Won't I make Elwin stump up handsome either. I'd better tell Mogridge to see about proving the will at once."

Scardrake of course heard of Mrs. Elwin's death from the one who was its immediate cause—his daughter—Esther expressed no regret for what had happened; but she said she had no suspicion of such a result following on her handing over of the letters to Mrs. Elwin.

Scardrake said, of course, she could not have

been aware. Besides, they would get nothing by Mrs. Elwin's death. She had left all her money to her husband, and he could do as he liked with it.

Captain Elwin had concealed Esther's share in his wife's death. He said that he had seen her speaking to a stranger, and that when he came up she was taken ill and died in his arms. The bath-chairman, of course, corroborated what the Captain said, which, except as regards the "stranger," was really no more nor less than the truth.

Laura's physician, who was telegraphed for to town, arrived the same evening. He told the Captain that he feared for a long time that some sudden excitement would prove fatal.

"The least thing might have done it. Even the excitement of being addressed by a stranger —when she was alone, too—might—probably *did*, in fact—do it."

So he certified the cause of death as disease of the heart, and returned to London, promising to come back and attend the funeral.

On his way to town, he fell to thinking of poor Laura's case; and then he remembered that he had promised her, if anything happened, to write to some old friend of hers for her. He had the address at home.

Accordingly, when he reached London he looked in his desk, and found the little slip of paper Mrs. Elwin had given him, and wrote as he had promised.

The letter, as my reader will have guessed, was to a solicitor—Mr. Hegan.

Mr. Hegan was very much shocked at the news. But he did not forget in his sorrow for the death of a friend, his duty to a client. He wrote at once to inform Messrs. Uvedale and Metford of the existence of the will which he had drawn up by instruction of the late Mrs. Elwin.

If a thunderbolt had fallen on the thick Turkey hearth-rug whereon he had lately executed a *pas d'extase*, it could not have startled Mr. Bertrand Metford more than the arrival of Mr. Hegan's note.

He rushed down stairs — told Mogridge hurriedly that he was going out on important business — bounded out of the office, and leaping into the first hansom, bade the driver go at his best pace to Mr. Hegan's chambers.

Before he reached his destination, he luckily had time to cool down a bit, and assume a more professional air. Mr. Hegan received him politely, but declined, in accordance with

Mrs. Elwin's wishes, to say anything about the testamentary dispositions until after the funeral.

"Mrs. Elwin's most particular desire was that, in the event of her death—and, poor thing, she seems to have had a premonition of its near approach—I should hold the will until the funeral was over, and then place it in your hands to be carried out. And she especially begged of me to maintain a strict silence as to its contents."

"Oh, of course, you know best," said Metford, chafing internally! "but we were anxious on the Captain's account to get affairs seen into. We may, I presume, make him the necessary advances"——

"I think, as far as the funeral is concerned, I may say that Mrs. Elwin ordered them to be defrayed out of the estate by your firm."

Metford tried by every means to get some further admissions out of the old gentleman. But Mr. Hegan had not spent a long life in the practice of the law to be caught by a man of the calibre of Mr. Bertrand Metford.

On his return to the office, the latter gentleman wrote a short note to the disconsolate widower at Chalkton-super-Mare. It was brief but expressive. "There's the deuce to pay.

A later will than ours, in the hands of a fellow called Hegan, an old friend."

"I'm afraid we're done," was the P.S.

The disconsolate widower did not find any great comfort in that communication, you may lay your life.

Now it happened in the interim between Metford's receipt of the news of Laura's death, and the arrival of Hegan's note, that he, on the strength of the money he expected from Elwin, had made certain promises and arrangements of a pecuniary nature that he would be compelled to adhere to.

Under these circumstances there was nothing for it, but he must pay another visit to old Scardrake. That worthy very naturally began to inquire into Elwin's affairs, and Bertrand Metford, thinking to serve his own ends, did not scruple to tell the usurer of the existence of the second will, and of his suspicions that it was not made in Elwin's favour, as it had been drawn up so soon after Mrs. Elwin's discovery of the trick the Captain had played upon her.

Scardrake was not a pious person, but if he ever thanked heaven honestly and heartily for anything, it was for the news which Metford had brought him.

He lost no time laying his plans to ensure

his revenge, in the event of Metford's suspicions proving true.

In this way was the news of Mrs. Elwin's decease received in different quarters. It only remains to see how it affected Violet and Lancelot Oldham.

They met the day after Lancelot had called. Violet had put on the mourning which she had kept by her since Mr. Clayter's death.

Lancelot inquired the reason of her being in black, and she told him.

"I fear," she added, "that with my Aunt's death, mamma will lose the small annuity she used to receive from my Aunt."

"Surely she will have secured that to her," said Lancelot, "but if not, what matter? The better for us, perhaps, for when she finds we are ready to offer her a home she may be induced to think less harshly of me."

"But I fear she will only be induced to urge that wicked man's suit more earnestly. You see it will make a great difference in our small income. But I suppose I must work harder to make up for it."

"Oh, Violet, how I wish I might relieve you of that weary work. Oh, if your mother would only consent! But you must not work harder,

darling. Why not share my earnings now, as you will do in a few months"——

"Oh, that is out of the question," said Violet, almost angrily.

"I am sorry you think so," said Lancelot, a little hurt; "it shows you want full confidence in me, and full belief in the future."

"Neither!" said Violet, firmly. "I know your intention was most kind, but it is out of the question."

It was the first little cloud that had ever come between them. They separated sadly, and each felt wretched when they thought over the little disagreement.

"Oh, money—money," said Lancelot to himself, "what an accursed thing you are! Here are two people who love one another with the firmest constancy, and your black shadow sends a chill into their hearts!"

END OF THE FIRST BOOK.

THE SECOND BOOK—CASH.

"Rich, only to be wretched;—thy great fortunes
Are made thy chief afflictions."

SHAKSPEARE, *Timon of Athens*, Act iv. sc. 2.

CHAPTER I.

THE READING OF THE WILL.

It was on a dull, damp, dreary day that the remains of Laura Elwin were laid in the earth at Norwood Cemetery, in accordance with the directions she had left with Mr. Hegan, who had, through Messrs. Uvedale and Metford, made them known to Captain Elwin.

The Captain was in dire perplexity. He felt that there was no disputing this second will, and yet—though he had not read it—he knew it was fated to deal a death-blow to all his anticipations. He took counsel of Metford, who recommended him at any rate to act according to the directions of Hegan with regard to the funeral. It would be time enough after the will was read to determine what steps to take with reference to it. So, although he had made arrangements to bury Laura at Chalkton, he obeyed Hegan's instructions, and brought the body to town, made all necessary preparations for the funeral at Nor-

wood, and waited with what patience he could till the day arrived.

It came in due course, a dull, damp, dreary day, as I have already said. There is a rhyme —a west country rhyme—which, owing to the pronunciation of the word "rain" in that part of the kingdom—*i. e.*, "rine," will pass muster with a purist in versification. It runs thus:

> "Merry is the bride the sun shines on,
> And happy is the corpse the rain rains on."

If there be any truth in the proverb, the corpse that was to be borne to its last resting-place on this particular day was happy indeed! No one—however accustomed to the sudden variations of our English climate—would have had the courage, even in the dearth of conversation, to suggest that "it might clear off in the afternoon." It was so steady and regular a downpour, that so far from its allowing any expectation of an alteration, there seemed to be no particular reason why it should not go on for ever. It was a sullen, determined rain, neither abating nor increasing. Its continual patter, patter, patter, was a weariness to the soul. The poor corpse was at least happy in not hearing it.

Happy! Yes, poor Laura's corpse might

well claim the title which the old dramatist declared should not be conferred on any man until after his death. The lids of those closed eyes had shut out for ever the fleeting shows of this world; and beneath them never again would the salt tear spring. Farewell to Life, whose every rose of pleasure is companioned of painful thorns! She had, at last, found rest—rest and respite from the cares and disappointments that had so often embittered existence. Poor Laura, she had been worldly and selfish, but she had been sorely punished. Her experience had been sad; she had found deception and treachery where she had sought fidelity and affection. But now she was released. She has turned from the hollow hearts of humanity, like a child, to the bosom of Mother Earth, whose loving arms open to fold her in a long and silent embrace.

Happy the corpse of such an one, whether the rain sobs over it, or the sun smiles its careless smile on the grave.

But if the rain ensures happiness for the corpse, it certainly does not confer it upon the mourners who follow the coffin to its resting-place. The sombre surroundings of a funeral are depressing enough in the fairest weather; for to do them justice, those who have arranged

the mode in which that ceremony is to be "performed" (as the trade has it), have contrived to clothe it with everything that is desponding and despairing. A stranger witnessing an English burial might well be pardoned if he thought it a pagan ceremony;—of course I allude only to the undertaker's share in it, not to the beautiful service. What is there of Christian hope or Christian assurance in the drooping plumes, the trailing inky cloaks, the shabby sable-clad attendants?

On the day of Laura's funeral, the sombreness of the arrangements was not diminished you may be sure by the miserable state of the weather. The widower had no friends to utter even the ordinary conventionalities of consolation. The mourners were purely professional, the Doctor, Mr. Hegan, and Messrs. Uvedale and Metford. The physician did not arrive till just at the hour appointed for starting, as he had his patients to see. So Mr. Hegan and his professional brethren were the only comforters the Captain had, and somehow there seemed to be a gulf fixed between Mr. Hegan and the other two by the necessities of professional etiquette or professional caution, and hardly a word was spoken.

The house, of course, was oppressive with

the silence which is maintained on such occasions—an unnatural silence, with so many people moving about on tiptoe and speaking in subdued whispers.

Bertrand Metford, having detected himself humming the veriest ghost of a tune as he stood on the hearth-rug, was gravely impressed with the necessity of taking care not to do it again. He fortified his vigilance with an occasional glass of sherry, and fell to wondering how much a dozen it had cost, and if there was much in the cellar, and whether it would be sold. On occasions like this, the mind, unable to be quite passive, pursues such speculations with as much avidity as if they were problems of paramount importance to mankind.

Mr. Uvedale was peeping round the edge of the blind, watching the four horses in the hearse, criticising to himself the way in which the driver handled them, and indulging in a wish—which, however, he hardly dared to acknowledge to himself—that he might have the chance of driving them back from the cemetery. He had never driven four undertaker's horses, and he wondered how they would go, and whether any pace could be got out of them. Then looking over the team carefully, he noticed that there was a buckle

wrongly fastened, and it worried him so, that he was very nearly going out to put it to rights, but remembered just in time that it would not look well. So the buckle remained as it was, to vex his stable mind all the way to the cemetery, and indeed until they were coming away from the grave, when he took the opportunity of mentioning it in a whisper to one of the men.

Mr. Hegan sat before the fire musing over the vicissitudes of life, and asking himself how it was that he survived one whom he remembered as a girl far back in the past. He was growing very old, he thought to himself, and the end could not be far off.

You will see from the different trains of thought which employed these gentlemen, that Captain Elwin was not likely to get much cheer or consolation from them. He walked uneasily up and down the room, casting an eye now and then at old Hegan, in whose breast pocket he could see there was a folded document, duly bound with red tape, one end of which hung out unobserved by the old lawyer.

Elwin knew that his fate was decided by that paper, and here it was within his grasp! He felt inclined to seize the unsuspecting old gentleman by the throat, and relieve him of his

charge by force. And then he fell to wondering if he could, by going behind him, manage to abstract it unobserved.

Whether these diabolical promptings would have been too powerful to resist after a time it is impossible to say: fortunately the doctor's brougham drove up at this moment, and his entrance created a diversion in the Captain's line of thought. With the doctor entered the undertaker with the cloaks, gloves, and hatbands, wherein he arrayed the mourners and marshalled them in their order, and presently they were on their way to the cemetery, boxed up in the mysteriously musty, highly-hung, swaying vehicles which custom prescribes for funerals.

Norwood Cemetery is in summer a picturesque and peaceful place, where one would gladly lay down one's mortal burden and turn to quiet slumber. A green spot rich in flowers, and shrubs, and trees, it seems as if Nature had an especial care for our repose and peace there. But under the aspect it presented on this day its beauty was completely gone. The dead leaves rustled and the descending rain incessantly pattered, and the wet clay of the newly-made graves looked cold and clammy.

Captain Elwin gave a sigh of relief when the

last prayer was read, and the undertaker came to assist him on to the board platform to take his farewell look into the grave.

Their return to Claytersville did not occupy long. And then came at length the time which, it had seemed to Elwin, would never arrive, the time that he had thought of and dreamt of for days and nights past—the hour that was to decide his fate.

Mr. Hegan handed the will to Mr. Metford, who opened it with as much deliberation as he could contrive to assume as a point of professional etiquette, though he was really quite as anxious and interested as Elwin.

The will was brief enough. It ordered the sale of Claytersville—the realization, in fact, of all her property, and appointed Messrs. Uvedale and Metford as executors and trustees (with a legacy of fifty guineas each), giving them instructions to invest the money in the stocks. An annuity of fifty pounds a year was all that the Captain was to receive! The whole of the rest of the interest was to go to Mrs. Hassard for life. At her death the entire estate, principal and interest, was to be handed over to Violet.

After the reading of the will, which left the Captain in a sort of paralytic stupor, the

mourners took their leave, with the exception of Metford, who in obedience to a sign from Elwin remained behind to counsel him.

When they were alone, the Captain roused himself with an effort.

"Good God, Metford, this is ruin!"

"I should like to know how I am to get my money!" was the unselfish answer.

"Curse your money," said Elwin, hastily, "you got it by a swindle. But there—I don't want to quarrel with you—the great difficulty I see is how to deal with Scardrake. The moment he hears of this he will be down on me like a pack of wolves! What *am* I to do?"

"Marry the daughter," suggested Metford, to whom the Captain had told the story of Esther's disappointment and Scardrake's fury; "you couldn't do better!"

"Never!" said the Captain, with a shudder.

"You'll change your mind when Scardrake has his grip upon you, my boy!" said Metford.

"I tell you it's impossible! No, I must get out of the way somewhere. Fifty pounds a year! A butler's wages, by Jove. How is a gentleman to live on that?"

"Gentlemen have lived on nothing a year—or rather, I should say, have lived on their

creditors entirely—before now," said Metford, meaningly.

"Yes, but it can't be done now," answered the Captain, ingenuously.

"It'll have to be done. You see I can't afford to lose this money, and I shall have to take it out of the annuity "——

"By Jove, Metford, you wouldn't be such a brute as to diminish that paltry pittance?"

"Necessity knows no law, Elwin. I must have my money "——

"Your pound of flesh, you should say."

"Thank you for the compliment; but let me tell you it is hardly wise to quarrel with me, all things considered, Captain Elwin."

"You'll drive me mad among you—or make me cut my throat!" said the Captain, flinging himself into a chair.

"You had better think the matter over sensibly," said Metford, with a sneer; "and when you are more collected, you will find me at the office.'"

With that he departed, leaving Elwin in a most unenviable frame of mind.

"Curse the fellow," said the Captain; "it was his advice that brought all this about—it was he who sent me to Brighton, and it was through his negligence that I did not get hold of

the money. And now, by Jove, he leaves me in the lurch—robs me of my last penny! Everybody turns his back on me. Everyone has a blow or a stone for a poor devil when he's down!"

Mr. Bertrand Metford, when he left Elwin, did not return to his office directly. He had been reminded by the Captain's mention of Scardrake's name that the old usurer would be glad to learn the nature of Mrs. Elwin's will; and, as it was of a nature calculated to please him, Metford thought he would do himself a benefit by conveying the good news.

Scardrake was doubly delighted at the intelligence. He had not known before that Violet was related to Mrs. Elwin, and he was charmed to think that she was an heiress, for he still clung to the belief that eventually he should prevail on her to marry him. Added to the joy of this discovery, there was the conviction that the Captain was completely at his mercy at last!

"I am extremely indebted to you for this early information, Mr. Metford; and if I can do you a favour in return, pray command me!" said the old rogue, grinning and rubbing his dry, wrinkled hands with satisfaction.

Mr. Metford took advantage of his gratitude, by obtaining a loan immediately. The two scamps understood one another. There was a tacit bargain between them that augured but ill for poor Elwin!

Scardrake went home rejoicing that evening, and communicated the good news to Esther, who was as delighted as he was. The bitter words Elwin had spoken as he knelt by his wife's corpse were not to be forgotten or forgiven.

Scardrake lost no time in arranging his plans. He was determined not to permit any delay to rob him of his revenge.

In a few days, before the Captain had recovered from his perplexity, and determined what course to pursue, he happened to be looking out of the window and saw a strange man come to the front door.

Had not experience served him, I think instinct would have put him on his guard. The fellow looked a bailiff, every inch of him. He was a coarse stout man, with an expression of defiance, as if he were trying to brazen it out that his was not a vile trade. He carried a sort of bludgeon under one arm, rather as a badge of office than a weapon of defence, one would suppose.

He gave a loud knock at the door. Elwin saw there was no time to lose. He darted into the hall, and was fortunate enough to prevent the servant from opening.

It was the housekeeper luckily — an old servant, who had some sympathy with "poor master" in his disappointment.

"Don't open the door," he whispered; "go up stairs and answer from the staircase window. If he asks for me, say I left town the day after the funeral."

The woman at once understood the position of affairs, and obeyed him.

Whether she was influenced by loyalty to her master, or inspired by the delight a woman takes in making a fool of a man, I know not. At any rate, she played her part so well, that the fellow believed her.

"Would he leave any message in case master came back?" asked the woman.

"No, she was to say a gentleman had called, that was all."

"Wouldn't the gentleman leave his name?" she asked.

"No, he would call again."

With that he departed to tell Scardrake that the bird was flown. But Scardrake knew better, thanks to Bertrand Metford; so he sent the

man back with directions to watch the house narrowly.

The Captain was so satisfied that the man was gone for good that he did not hurry the preparations for his departure; but he had reason to regret his false feeling of security, when happening to look out of the window he saw the bailiff standing on the opposite side of the road. It was lucky for the Captain that the man was scrutinizing the upper part of the house, and that he was looking out of the dining-room window. He darted back immediately, and, calling up the housekeeper, gave strict orders to her not to allow any one to come in, and to keep all the doors shut.

Then he hastened his packing, and when all was ready, sat down and waited for the evening.

When the lamps were lighted he peeped out to see if the coast was clear; but, as he feared, saw his enemy on the watch.

There was but one way to evade him, and the Captain, after some little reluctance, adopted it.

As it was dark it did not so much matter, but still he did not quite like the notion of escaping over the wall at the end of the garden into the mews.

Aided by the housekeeper, who handed him up his carpet-bag and portmanteau, he contrived to get over the wall. A brougham just returned from conveying its proprietor to a dinner party offered him the means of escape, the coachman obligingly placing his master's vehicle at the Captain's disposal for five shillings and a promise of secrecy.

I leave you to imagine the sense of relief which Elwin experienced as he felt himself whirled along over bridges and embankments, through cuttings and tunnels, by the panting, snorting engine of the boat-express, or the thankfulness he felt as the packet quitting the pier began her swift career across the Channel.

It was some time before Scardrake could bring himself to believe that his victim had given him the slip. But the ill news was confirmed by Metford, to whom the Captain wrote for supplies.

Metford did not tell Scardrake where Elwin was. He merely said that he had written to tell him he intended to keep out of the way for a time.

Bertrand Metford had cogitated for a while, and he saw it was to his own interest not to let Scardrake get hold of Elwin just yet. Of

course, if Scardrake got hold of him he would be sure to secure the annuity, and Bertrand Metford intended to keep that himself.

He wrote to Elwin telling him plainly that he intended to impound it.

"I shouldn't advise you to write to me for money again. You are considerably in my debt, and I mean to be paid. Please to remember also that Mr. Scardrake is anxious to ascertain your whereabouts, and that I shall forward to him any future applications you may make to me."

It was deliciously impertinent! There were few people who could compare with Bertrand Metford in cool insolence. But I cannot help thinking that in this instance it was well for him that there was the breadth of the Channel between him and Elwin; for the Captain would assuredly have assaulted him had he been anywhere within reach, after the perusal of his note.

CHAPTER II.

IN WHICH SOMEBODY TURNS UP AGAIN.

If there was a virtue that Captain Hassard possessed it was courage. But that virtue even was not so extensively developed as to run any risk of being mistaken for foolhardiness.

He would have scorned to show any fear of the common and inevitable risks of war. But he could see no use in laying himself open to the chance of assassination. The point of a bowie-knife, when it tickles you under the short ribs, does not create any tendency to laughter. If the blow in his case had not glanced from a rib, it might—in fact, it must, have proved a dangerous, if not a mortal, wound.

The Captain took the hint. He sent in his resignation, and made immediate preparations to leave New York. He decided on taking refuge in Canada, and selected Quebec as his first abode.

But before he had completed his arrange-

ments something occurred to make him change his mind.

He felt it prudent to stay indoors as much as possible, and as he found time hang rather heavily on his hands, he took to reading as a recreation, and borrowed all the books and papers he could from his fellow-boarders. It happened that one of the boarders was an Englishman, who had settled in New York, and whose friends in the old country were constantly sending him newspapers. Among the last batch he had received was the *Illustrated News*, and this, of course, the Captain borrowed, and amused himself by looking over.

As he turned a page his eye was caught by a mention of his own name. He read the paragraph, which was one under the heading of "Wills and Bequests," and contained, as my reader has doubtless guessed, an account of the testamentary dispositions of the late Mrs. Elwin.

The Captain gave vent to his surprise in a long, low whistle. Here was fortune indeed! His wife comfortably off, and his daughter an heiress! It was time he began to think of returning to his domestic hearth, and resuming the duties of head of the family.

There was one difficulty only about the matter.

The Fitzgeoffrey was an obstacle. He could not take her back with him, that was evident; and she would not, he was certain, listen to any proposals for a dissolution of partnership.

He was tired of her, he could not deny that. But he was also a little afraid of her, for there was an indescribable something about her that gave him an impression that she was not a woman to be trifled with.

"Take your time, Jack Hassard," said this worthy to himself, lighting a cigar; "you'll hit on it directly. It isn't an easy thing to get rid of a woman. They hang on one's hands infernally, that's a fact. To be sure, there is *one* way; but then, hang it all, it's not worth the risk, even here where things are unsettled enough just now. But, by Jove"—and he indulged in a quiet laugh—"if I can't kill her I can get killed myself. A capital notion! It will throw her completely off the scent. Jack Hassard, my boy, I'm not given to flattery, but, hang me, if I don't think you're a genius!"

The Captain's brilliant notion was neither more nor less than to abscond, leaving traces behind him that would lead to the conclusion that he had met with his end by foul play. The attempt that had been made to assassinate him would give colour to the supposition.

He took a day to mature his plans and make his preparations. He procured a false beard and a cap, and got together all the money he could without creating suspicion, which it was the easier for him to do, as his intended departure for Canada was generally known. Lastly, he concocted a letter in a feigned hand, purporting to come from one of his late superiors, asking him to call on him immediately to explain some official details. This he posted, so that it arrived on the evening he had arranged for his departure.

"What is the matter?" asked the Fitzgeoffrey, as he uttered an exclamation of vexation, on reading the letter.

"Nothing, my dear, except that they want me to explain some bothering official matters—it's a great nuisance!"

"But you have resigned!"

"Oh, yes; but, of course, one must leave everything behind one in order;" and he rose from his seat, and began to brush his hat.

"Surely you're not going out to-night?" she asked in alarm.

"They ask me to come immediately, as it is a matter of importance."

"Surely to-morrow will do—one night cannot make any difference."

"They will know I got this to-night, and will very likely be expecting me."

"Reflect how dangerous it is for you to go out at night—you may be attacked again."

"Oh, I'll take my six-shooter, and I'll pepper them if they try their little games."

But the Fitzgeoffrey was far from satisfied, and begged him to put off his call till the morning.

"My dear," said the Captain, with affecting solemnity, "an old soldier must do his duty!"

So he stuck the official letter in the frame of the mirror, put his revolver in his pocket, and set out.

As soon as he was safe out of sight of the hotel where they were staying, he turned down a by-street. After a rapid glance around to see if he was observed, he drew out a pair of scissors, and by the light of a lamp, and with the aid of a pocket-glass, snipped off his long moustache. Then he put on the false beard and cap, and smiled to see how complete was the alteration thus effected. His next step was to batter in the crown of his hat, and break down the side in such a way as to make it look as if its wearer had been struck a heavy blow from behind. He threw it down in the kennel, dropping one of his gloves near it, and then

hurried away, took a passage on board a steamer just leaving, and was soon many miles from New York.

His *ruse* succeeded admirably. His hat was found by some one who immediately called the attention of the police to it. The name which the Captain had assumed was written in the lining, and as the late attempt on his life was well known, the conclusion was at once arrived at that his assailants had laid their plans more carefully this time and had been successful.

The place was carefully searched, but no trace of blood was discovered.

"I guess that crack on the head knocked him into next door to nowhere. He was insensible, you bet, and they've kidnapped the critter," was the explanation volunteered by one policeman.

Inquiries were made at the nearest houses, but no one had heard any struggle, which tended to corroborate the suspicions of the last speaker.

The next thing to be done was to go to the Captain's hotel, and find out when he left. The alarming intelligence had to be conveyed as delicately as possible to the Fitzgeoffrey, who however had been so alarmed at the Captain's

absence that, at the first attempt to break the news, she guessed the whole horror of it.

But she was a strong-minded woman, and so she repressed her anguish and alarm in order to give the police all the assistance in her power. Among other things she handed them the letter which had induced the Captain to go out. Inquiry was made of the supposed writer to learn if the Captain had called, and this led to an explanation, and the discovery that the letter was forged. It seemed very evident then that the plot was a deliberate and cleverly contrived one.

"Guess he's handed in his checks before this!" said one policeman to another on hearing this last piece of news. Such trouble would not have been taken for the purpose of frightening the Captain. It was his death that was desired, and it appeared pretty certain that he had unsuspectingly fallen into the trap. The only conclusion to be arrived at was that he had been murdered, and the body disposed of. Search was therefore made for it, but—for reasons with which my readers are acquainted —without success.

The fair Fitzgeoffrey was in considerable straits now. But the Americans are a generous and liberal people, and her story excited much

sympathy. As soon as she had recovered from the shock, she began to cast about for some means of living, if not of securing a passage to England again. She knew America pretty well, and had been there on a professional visit, so she knew what steps to take to procure an engagement. A 'cute manager—the first she went to—at once secured her services, at a fair salary. He knew what he was about, and turned the engagement to profit. He set it going who she was, and why she was compelled to return to the stage, and how he had generously engaged her. The result was that the public crowded to the theatre, and money was plentiful in the treasury for "a good spell."

* * * * *

There was real mourning for Laura Elwin in one house—Number Seventeen, The Grove, Lambeth. Mrs. Hassard was sincerely attached to her sister, and Violet had reason to think of her aunt, not only with affection, but with gratitude. They had not seen much of Laura since her second marriage, but that was owing to her frequent absences from town, and rather added to than diminished the poignancy of their sorrow.

The day after the reading of the will, Mr.

Bertrand Metford made it his business to call on Mrs. Hassard, and after apologising for intruding, informed her of the nature of her sister's will.

The stroke of good fortune nearly took Mary's breath away. Her first instinct was to call in Violet and tell her.

Violet bore the news better than her mother.

"And aunt has left her husband only fifty pounds a year?" she asked, turning to Metford. "Can you tell us why she did so? Were there any differences?"

"Captain Elwin was very much involved, and the late Mrs. Elwin had to pay many large sums for him," was the explanation Metford gave.

"Do you know, mamma, I hardly think we are justified in taking all the money."

"My dear Violet, if your aunt's will says so, it is not for us to question her wisdom."

"And I may add," said Metford, "that for reasons of her own this was your aunt's especial wish. We held an earlier will in which the property was left to Captain Elwin. The present will, of which we knew nothing until after Mrs. Elwin's decease, was executed not very long before that lamented occurrence."

"Indeed," said Violet, "may I ask who drew it up?"

"A Mr. Hegan," said Metford, "who it appears was an old friend of Mrs. Elwin's."

"Oh, to be sure, he was Aunt Chippin's lawyer," said Mrs. Hassard.

After some more conversation on the subject of the will, Mr. Metford took his leave. As he reached the end of The Grove he met Scardrake.

"What the devil are you doing there, sir?" asked the latter, taken by surprise, and pointing to Number Seventeen.

"I don't know what right you have to ask me," retorted Metford, "but I suppose you are aware that I am a trustee for the property left by Mrs. Elwin, and the heiress happens to live there."

"Confound you, I know that," grumbled Scardrake, "and I was hoping to be the first to bring her the good news."

"Oho," said Metford, "the wind's in that quarter, eh? Well, she is a doosid nice girl, Mr. Scardrake."

"And an heiress, Mr. Metford.. So I'll just trouble you not to come in my light."

"Certainly not," said Bertrand Metford, "so good morning to you."

"Good morning!" growled Scardrake.

"An heiress! I thank thee, Jew, for teaching

me that word," said Metford to himself, after they had parted; "it would not be a bad spec to make up to her. Easy enough to cut out that old Scarecrow—I really beg your pardon!"

This last remark was addressed to a gentleman whom Metford, looking back after Scardrake, had ran up against, without seeing him.

It was Lancelot Oldham. He was waiting for Violet, who would shortly be setting out on her rounds.

Scardrake had given him an evil scowl as he went by, and it was the sight of him that had made the old man so sharp with Metford. Metford little thought that the stranger he had stumbled against was a far more difficult rival to cut out than old Scardrake.

Violet was just learning from her mother where Mr. Hegan lived when Scardrake knocked at the door. His appearance was the signal for her departure—to her mother's disapointment and the old man's rage. She only just bade him good-day, and said she should be late if she waited any longer, so he must excuse her running away.

"And there's that confounded young puppy waiting for her at the end of the street, ma'am!" said Scardrake, furiously, as Violet went out.

"Yes, I really cannot pretend to govern her, and I fear some news which I have just heard will only render her more headstrong and independent."

"You allude to your sister's fortune, ma'am," said Scardrake. "I was in hopes of being the first to bring you the good tidings, which I learnt from a friend of mine. I find I have been anticipated, but let me offer you my sincere congratulations."

"Ah, if I could only rule that child for her good, I should want nothing further in this world," said Mrs. Hassard, shaking her head sadly.

Meanwhile, Violet had told Lancelot of her aunt's will. He did not seem inclined to go into raptures about it.

"Now that you are rich, your mother will be more opposed to me than ever, Violet. And what right has a poor man like me"——

"We will not discuss questions of this kind, please," said Violet, authoritatively; "only the other day you and I were very nearly having a quarrel about this dreadful money, that seems to me more like a curse than a blessing. What difference does this will make — except to mamma, who, thank goodness, will be comfortably off"——

"And you can leave off this drudgery," Lancelot broke in.

"I am not sure—at any rate not just yet, for this very day it has formed my excuse for escaping from that detestable old man. But I wanted your advice—I don't think we ought to take all this money, while my aunt's husband is left only fifty pounds a year. They must have quarrelled, or something of the kind, and she acted hastily perhaps. Would there be any harm in my calling on the lawyer who drew up the will for her? He's an old friend of mamma's."

"Not a bit; let me escort you there now."

So Violet called on Mr. Hegan, who, as soon as he found out who she was and what was her object in coming, became very kind and obliging. He told her the story of the deceit practised on her aunt, and described what he knew of Captain Elwin.

"There's no doubt about it," he wound up by saying, "that he is a mere adventurer who married your aunt for her money, and treated her very ill. He is deeply in debt, I understand, and would get into it again to-morrow if you released him to-day. It would be only waste of money to help him. Depend upon it, my dear, your aunt was right, and I think you will act wisely to attend to her wishes."

With that Violet took her leave. The old gentleman bade her good-bye with a warm shake of the hand, telling her that if he could ever be of use to her, she was to come to him without scruple for the sake of old times.

Lancelot quite agreed with Mr. Hegan's view of the case; so Violet determined to accept matters as they were, without trying to rectify what seemed wrong. In this way things went on quietly for a month or so, during which time Messrs. Uvedale and Metford were busily engaged in arranging for the sale of Claytersville, and were carrying out the instructions of the will.

One morning after breakfast, while Violet was getting ready to go out on her daily round, there came a knock at the door, and somebody —a man, judging from the step—was shown into the sitting-room, which was next to the breakfast parlour.

"Please'm, a gentleman wishes to speak to to you 'm," said the little servant, addressing Mrs. Hassard.

Mrs. Hassard had had a good many calls during the last month, what with Uvedale and Metford's clerks, and one person or another concerned in the carrying out of her sister's will. So she made no further inquiry, but went into the sitting-room.

The next minute Violet heard a scream. Hurrying in to see what was the matter, she found her mother in a half-faint in the arms of a strange man.

"Why Violante, what a fine girl you've grown," said the stranger. "Don't you remember me? I'm your father."

Violet did not express any rapturous delight at the news, so the Captain turned his attention to his wife. He was not long in quite rehabilitating himself in that weak woman's good opinions. "He had been at the last extremity, and he was forced to it, or he would not have tried to get that money out of Mrs. Clayter. And then he saw that if he stayed with them she would visit the punishment on them all—if he left them she would be kind to them—as for him, he was an old soldier and could manage to live somehow. It was for the sake of his wife and child—and it had turned out for the best."

In this way Captain Hassard contrived to convert his crime into a virtue!

CHAPTER III.

RUIN IN VARIOUS FORMS.

THINGS were looking very ugly, indeed, in the City. There were strange rumours afloat, gravely reflecting upon great names, that had stood high in repute for many years in the commercial world. People shook their heads when they heard these whispers, and then went straight to some one else and repeated them; and in this way, the circle, which had been created where Scandal flung its pebble into the ocean of Commerce, spread and widened until it had passed over the whole of the surface to trouble it, and shatter the beautiful picture of Prosperity which had been glassed upon its calm breast.

Then came the substance of this vexing shadow. Men asked one another, with pale lips, "Have you heard that 'The Great House in the Row' has stopped payment?" Yes! "The Great House in the Row"—as they called the large establishment of Hookham, Clancarty,

and Sons—had put up its shutters, and by that act sealed the ruin of thousands. For a long time past the Money Market had been in a mysterious state of tightness, and Limited Liability Companies found considerable difficulty in making two ends meet. The failure of the "Great House in the Row" settled them. They burst one after the other "with the greatest regularity and—in one sense, happy—despatch."

Messrs. Uvedale and Metford were alarmed when they found how widely the thaw was affecting the ice of speculation on which they had been cutting such showy figures.

The Terrestrial and Subaqueous Credit Foncier expired, and in its' death-throes, hit Messrs. Uvedale and Metford rather hard. So did the Antarctic and Terra delFuego Telegraph Company. So did the Greenland and Bahamas Railway Company, and the Pacific Coast Packet Company, not to mention such minor ventures as the Circametropolitan Carriers' Company, the Atmospheric Laundry Company, and the Salt Water Bathing Company.

Nor did the Patent Self-igniting Safety Firewood and Kettle-boiling Company fare better than its *confrères*. A morning came when the splendid premises in Linnet Lane remained closed long after usual business hours. The

curious might read on a notice posted on the doors that the spirited and patriotic company had committed "the happy despatch" with a quill pen. The long-prophesied Panic had come, and few were the houses that it did not affect, directly or indirectly.

In spite of the commercial depression, there was one invention which would have made a fortune for its originator. If any one could have discovered and registered a Rotary Court for the Winding-up of Defunct Companies, it would have been a certain success, so busy was everybody in reeling up these ravelled ends of speculation.

There was consternation in the offices of Messrs. Uvedale and Metford, when the news of collapse after collapse came in from the various bubbles with which they were connected.

Although both Metford and Uvedale had concealed the full extent of their speculations from their clerks—even from Mogridge—those gentlemen had pretty strong suspicions of the doings of their principals. One of them had a brother, perhaps, in a stockbroker's office, and learnt from him how Uvedale and Metford had dabbled in shares.

On the day when the Patent Self-igniting

Safety Firewood Company declared its inability to keep its own kettle boiling, the looks that greeted Mr. Uvedale on his entry into the office were so curious and inquiring that it made him positively uncomfortable.

Mr. Mogridge's greeting had a tinge of extra humility in it, as if he were anxious to impress upon his employers that the misfortunes of his masters only rendered him more deferential and obsequious.

"Mr. Metford come yet, Mogridge?" asked Uvedale, with an affectation of ease.

"No, sir! Not yet, sir. I heard Mr. Metford say last night he was going out to a ball at the Countess of Peebles', sir, and he was out late probably."

It was one of the small snobbishnesses of Metford to give it out at the office that he attended the parties of the aristocracy. He used carefully to read those fashionable papers which announce the coming festivities of the nobility, and then he would casually mention that he was going to-night to Lady This's or Lord That's.

It was a very small snobbishness this desire to impress a few poor clerks with the notion of his swell acquaintances; but Metford was a snob with a small mind, and he did not see how diminutive a triumph it was to make a quill-

driver, at a few shillings a week, look up, with awe-struck face, at the man who was going to dance with dukes and duchesses.

Uvedale, bothered as he was, could scarcely repress a smile as Mogridge told him of his partner's engagement of the previous evening. With all his faults, Uvedale was not a snob of the Metford class. He was not much better than an amateur stable-help at best, but he did not pretend to any grandeur. It has been often remarked that a man who has much to do with what the spelling-books call that "noble animal" —the horse, is, as a general rule, injured morally by the connection. In fact, rude people say that a regard for horseflesh and a regard for honesty cannot exist in the same breast. But I will say one thing, that whatever the influence of the horse may be on a man's honesty, it seldom allows him to be a snob. It seems as if "horseyness" and "snobbishness" cannot affect a man, both at once; just as a man, who is suffering from one violent disorder, is by that very fact effectually prevented from catching another.

So Uvedale smiled at his partner's weakness, and went to his own room, bidding Mogridge ask Metford to come to see him when he arrived.

Mr. Metford arrived in due course, and met the inquiring glances of the clerks far better than his partner had done.

Mr. Metford had spent the evening, which he had told Mogridge he was going to pass in the sweet society of Lady Peebles, in the quiet of his own chambers. He had pondered over the strait to which the panic had driven him, and had examined every possible means of weathering the storm in safety.

He knew Uvedale to be not so much more scrupulous than he, as more nervous. He had never struck out as boldly as he had; not because he objected to roguery, as because he wanted the courage to take the plunge.

But Metford felt there was no use in hesitating on the shore now. They must venture all, or give up the fight; and he had his scheme matured when he came into the office, and was told by Mogridge that his partner wished to see him.

He found Uvedale pacing his room restlessly, gnawing a quill pen. The paper lay unopened on his desk, and he was evidently very uneasy in his mind.

As Metford came in, the other gave a sigh of relief, and seated himself astride of a chair, with his arms resting on the back. He seemed

to derive some hidden comfort from the semi-equestrian character of such a position.

"Good morning, Metford!" said he briefly.

"Good morning."

"How the deuce are we to weather this, Metford?" said Uvedale, in a state of dire distress.

"Be hanged if I know," said his partner, "unless — unless we manage to borrow a little."

"Humph," said the other, not seeing his drift, "wouldn't look well just now to be doing that. Besides, money is so cursedly dear now."

"I meant borrowing from cash in hand," said Metford, significantly.

"Clients, eh? Yes, but what have we that we could use safely—people are so sharp after their money just now?"

"Jim, you can drive a four-in-hand in crack style, but you will never be a financier!"

"Perhaps not—but this doesn't seem to me a time for joking, Metford?"

"Look here, then—I'll drop the joking, and stick strictly to business. We are trustees under Mrs. Elwin's will, I believe.

"Yes."

"We are instructed to realize all her property, and invest the money?"

"Yes!"

"This is scarcely the time to do so, is it? The estate would not realize anything like its real value in the present state of the market?"

"Well, no, I don't think it would."

"Then, in our position, as trustees, we had better wait until a more favourable opportunity. In the meantime, there are securities which we can either hold ourselves or deposit elsewhere"——

"I see!" interjected the other; "easy enough to do, and safe as a house. They can easily be restored when the storm has blown over, and nobody will be a bit the wiser."

"Exactly so, Jim. I don't think my joke was such a bad one, after all."

In this quiet way did these two rogues agree to trade with their client's property. There were only two women to deal with, they thought; and as long as they got their money regularly they would be satisfied, without inquiring as to the whereabouts of the documents.

From that day the descent of the firm was rapid. The two scamps, who had had a tacit understanding before, had now met face to face, and spoken openly of their swindling. Metford,

by dint of superior rascality, became the real head of the firm henceforth, and Uvedale put his trust in him implicitly.

And things went well with the firm, thanks to the bold villainy of Bertrand Metford.

Bertrand Metford was a combination of rogue and fool. There is a mistaken impression in the minds of most people that such a combination is in the nature of a contradiction, and is, accordingly, an extremely rare thing. It is my belief, founded on some experience of rogues, that to be a rogue a man must have a good deal of the fool about him.

Your rogue is merely a man who gambles and lays his paltry stake against Providence. He is a fool, as every gambler is who lays his money against the bank, that must win sooner or later. He may have a few successful *coups*, but in the end his winnings will be swept away from him, and he will be bankrupt.

It is the folly in his composition that makes the rogue so bold. The bigger the rogue, the bigger the fool! Who but a fool would risk discovery that must bring with it irretrievable disgrace, the loss of property, position, honour, everything that makes life dear! And for what does he risk these treasures?—for a few hundreds, that will melt from his grasp like the fairy-

coins that shrivel into dead leaves at the first glimpse of daybreak!

Bertrand Metford had by a bold stroke brought the firm safe into port. Henceforth he was pilot, and he began to presume on the good luck which had stood him in such stead. He began to gamble with the securities which various clients had entrusted to the firm; and the longer he escaped detection, the more certain he felt that he would continue to escape it. Had the rogue-fool reflected, he would have recognized the fact, that every time he managed to evade discovery was bringing the time when he would no longer be able to do so, nearer and ever nearer to him. Justice may be slow of foot, but she is stout of wind, and seldom leaves the track of the scoundrel, though he has a good start to begin with.

So, to the surprise of some people, and to the delusion of all, the firm of Uvedale and Metford came through the panic with credit unshaken; and as, in matters of this kind, the stability of a firm — unlike the virtue of a woman, which suffers from being assailed even vainly—is all the better for having been tried and found sufficient, Messrs. Uvedale and Metford stood higher than before in the eyes of the world.

Metford was fully aware of this, and used it

as an argument to crush Herbert Elwin, when that unfortunate exile wrote and threatened to expose Metford's swindling if he did not send him his money.

Elwin was making a particularly precarious living out of billiards at Boulogne by this time. Failing billiards, he spunged on English visitors, who, when he told them he was the cousin of an earl, were delighted to lend him a trifle till his remittances arrived. The alacrity with which the British snob assists a needy "swell," while at the same time turning his back on struggling desert, is a spectacle never to be sufficiently admired.

But if the Captain contrived to levy contributions from the British tourists, he could not extort a halfpenny from Metford, who, in answer to threats and entreaties, merely offered to pay the money to the Captain, if he would call for it in person at the office of Mr. Scardrake.

Scardrake lost no time, after the disappearance of Elwin, in procuring that fugitive's outlawry.

Now, so long as there was a possibility of maintaining a veil—of the thinnest and gauziest description even—before the extravagance and ruin of their relative, Elwin's family could be relied on to aid him, to avoid the publicity with which his bankruptcy would invest their

name and repute. When, therefore, he was declared an outlaw by Scardrake's management, Elwin saw the last chance of help from his people was lost. They would have nothing more to say to him. He had irretrievably disgraced them, and they disowned him. Not a penny would they bestow upon him, to save him from starvation.

The times were very desperate with him now. Misfortune set her stamp upon him in that seediness of attire which distinguishes the broken-down man. White seams, and a general absence of nap were observable more and more plainly every day by the naked eye.

He began to frequent low *cabarets* now, and to drink bad brandy. He could not afford the prices at the better hotels, and brandy had become a necessity to him.

No one would have recognized in this abject, shambling, ragged wreck, with the trembling lip and bleared eye, the dashing Captain Elwin of former times.

It would have delighted Scardrake could he have seen him as he now was.

He had ceased writing to Metford, despairing of getting any mercy from him; and was altogether about as miserable a creature as could be found crawling on the face of the earth.

CHAPTER IV.

CAPTAIN HASSARD ASSERTS HIS AUTHORITY.

CAPTAIN HASSARD was a man of resolution and action. No sooner had he returned to the family circle, than he assumed his old position as its head. He did it with such assurance and grace, that you would have thought he had only been away for a couple of days. If anything occurred, for the explanation of which reference had to be made to the time he had been away, he used to envelope it in a figure of speech—"Ah, that happened during my temporary absence," or "while I was elsewhere," or "in the course of my sojourn abroad."

As for Mrs. Hassard, her disposition was of too soft and flabby a character to lead her to resist her husband's sway. She fell into the second place readily—nay, gladly, even, for did he not relieve her of all responsibility and worry?

She accepted his account of his absence

without any hesitation, and thought the explanation exonerated him from all blame.

But Violet, who had heard from her aunt Laura the true character of her precious parent, was not so strongly disposed to forgive and forget. The Captain saw this; but he said nothing. He would not thwart her just yet. He would wait till he was firmly established, and then he would try the strength of his will against hers.

Two days after his return, he presented himself at the office of Messrs. Uvedale and Metford, and renewed his acquaintance with Mogridge.

"Good morning, Mr. Mogridge. Some time since I had the pleasure of seeing you!" he said, with an audacious smile.

"You have the advantage of me, sir!" said Mogridge.

"Indeed! I am glad to hear that, Mr. Mogridge—very glad. It isn't every day one can say one has the advantage of a member of *your* profession. Besides it *is* my turn now. You had it last when, if you remember, we had a little argument about a will—my name is Hassard. Ah, I thought that would recall it to your memory."

"Oh, yes, to be sure, Captain Hassard!"

said old Mogridge; adding to himself, "you're the coolest hand I've seen for some time!"

"Well, you see I was right, after all; you might as well have yielded then, for the money comes to me."

"To you?"

"Yes; by the late Mrs. Elwin's will. Of course, mine, during my wife's lifetime, and I am happy to say she seems in excellent health."

"Delighted to hear it, sir," said Mogridge. But he didn't look delighted, for he objected to the way in which the Captain was bantering him about an affair, which did not redound much to that gallant officer's credit; and which, therefore, he should have been the last to bring forward, especially with such levity.

"I called to request Messrs. Uvedale and Metford to make the money payable to me. I have been unavoidably absent for some time, and thought it as well to advertise them of my return."

"Mr. Uvedale is upstairs, sir, if you will step up," said Mogridge.

So the Captain did step up and have an interview with the head of the firm.

His next step was to look about for a house in a more pleasant and fashionable neighbourhood than The Grove.

"Who's your landlord here?" he asked Violet that day at dinner. She informed him, inquiring why he wished to know.

"Why, to give him notice, child, of course. I can't live in such a hole as this. I want to move into a better neighbourhood, too."

"It is *not* a nice neighbourhood," said Mrs. Hassard; "I have long wished to leave it, but dear Violet's engagements"——

"Teaching music, eh?" said the Captain. "Yes, yes, that was all very well—very proper and praiseworthy, my dear; but *nous avons changé tout cela!* Can't do that sort of thing now, Violet, my dear."

"I have hardly made up my mind about giving it up," said Violet, quietly. "In some cases I do it from a liking for my pupils."

"My dear Violet," said the Captain, knitting his brows, "you seem to forget the consideration which a child owes to the parents who have fed, clothed, and educated her."

There was something so audaciously impudent in this assertion that it fairly took Violet's breath away. But, indeed, she could have no answer for it, without flatly contradicting her father, and that she did not wish to do. So she remained silent, and the Captain flattered

himself that by a bold stroke he had come off victor in this little contest.

Mrs. Hassard was inclined to think so too, for she had never found Violet give way so readily on any point on which she had made up her mind.

But Violet was not conquered. She had merely declined to do battle now. She would husband her forces until some more important occasion.

"I think," said the Captain, when he had, as he thought, silenced Violet's opposition—"I think that, as we shall none of us have any profession or work to take up our time, it will be most pleasant to settle a little way in the country somewhere, where we can occupy our time with horticulture, or other rustic pursuits."

Mrs. Hassard was delighted at the idea, and said she should like, above all things, to keep a cow. If the Captain had suggested a residence in the moon, she would have been equally ready to approve.

The next few days were employed by the Captain in looking out for an eligible villa. He found one at last in Lower Norwood. It was a pretty house, with a large garden, and it was in excellent repair. So the Captain took it at

once, and set about preparations for taking up his residence there.

He spent so much on his furniture and fittings, that he had to go to Messrs. Uvedale and Metford, and ask an advance on the next quarter. Luckily for him they had reason to wish to keep on good terms, and be as obliging as possible, so they let him have what he wanted on account.

When the house was nearly ready, he insisted on having a fly, and taking Violet and her mother over to see the arrangements.

It was very handsomely and expensively furnished — more expensively than Violet thought was at all necessary; and she told her father so, while her mother was absent.

"Ah, my dear," said the Captain, with a pleasant smile, "I like to have everything nice about me. You see if anything happens to your poor dear mother, all these will come to me."

He made a solemn grimace as he hinted at any calamity befalling his wife; but there was a twinkle in his eye which spoke approval of his own cunning in thus contriving to convert his wife's income into property that would ultimately pass to him. He was not wasting the money—he was investing it for his own benefit!

So Number Seventeen, The Grove, Lambeth,

was deserted, and the Hassards moved to Norwood.

The change in the fortune of the Hassards was not a boon to poor Lancelot Oldham. He saw but little of Violet now, and expected to see still less when they should settle at Norwood.

He went a weary pilgrimage to The Grove the day after they had left, and had a melancholy look at Number Seventeen. There was the shrine, but the saint of his worship had departed. The house seemed to feel its own desolation, staring with the blindless and curtainless windows, as with eyes blank in despair.

He wrote and told Violet of his visit, and of the loneliness he felt. They could only correspond now. It was a little too much of a short cut for him to pass through Norwood *en route* to Gray's Inn from *The Cockcrow* office, and Violet had no excuse now for going to town.

As soon as they were settled in their new quarters, the Hassards received a call from Scardrake, who was most graciously received by the Captain.

Mrs. Hassard had told her husband of Scardrake's suit, and of Lancelot Oldham; and the Captain had promptly decided in favour of Scardrake.

"By Jove," he thought to himself, "as he's an old man, as well as rich, we couldn't do better. She'll be in the market again in a few years, and we shall be all the richer besides. As for that young scribbler, I'll see if I can't scare him off."

Accordingly, Scardrake was received with all the honours, and invited to dinner on the next Sunday. The Captain craftily named that day, because it would give Violet no excuse for going out, as his wife told him she invariably did when Scardrake visited them.

But Violet was not to be beaten so easily. The appointed day came and the guest arrived. The Captain was in the drawing-room ready to receive him. The two fell into a chat.

"I hope the ladies are well," said Scardrake.

"Quite, thanks. I suppose they have not finished dressing for dinner—women are always late for dinner," said the Captain.

At this moment Mrs. Hassard came in, looking very spruce in a new silk, presented to her (out of her own money) by the Captain, especially for this occasion.

"I hope the dinner will be punctual, my dear," said the Captain, looking at his watch.

"I think so. Cook generally keeps good

time," she answered, ringing the bell; "but where is Violet?"

"Ay, where is Violet?" said her husband, beginning to suspect something was wrong.

"Marland," said Mrs. Hassard, when the servant came in, "just see why Miss Violet is so late. Dinner is ready, I suppose?"

"Quite ready, ma'am," said Marland, departing to carry out her mistress's order.

She returned in a minute or so.

"If you please, m'm, Miss Violet's compliments, and please not to wait dinner for she, as she don't feel well, and is lying down."

Mrs. Hassard said "tut! tut!" pityingly, being too simple to suspect a *ruse*. But the Captain vented an oath *sotto voce*, and old Scardrake grinned a ghastly grin.

So Violet went without her dinner. But as she had all Lancelot's letters to look over, she was tolerably happy on the whole; whereas her father and mother and old Scardrake had but a gloomy repast. The flavour had somehow gone out of the dishes, and the bouquet of the wine had evaporated.

In vain did the Captain try to beguile the time with jest and anecdote. He lacked the spirit to give them properly. And when, as a last resource, he fetched out his guitar and

sang a Spanish song, the effect was most depressing.

They sent up once or twice to inquire how Violet was, and indeed after dinner her mother went up in the hope of prevailing on her to come down. But she begged to be excused, and requested to be left quite quiet.

Scardrake did not stop late. He took the earliest opportunity he decently could for retiring. When he was gone the Captain vented his wrath with many curses. "He would not be braved by a girl," he swore. "He'd break her temper, or her heart."

Luckily, his wife persuaded him to put off the interview with Violet till the morning, when a night's rest had somewhat blunted the edge of his fury.

He found his daughter at the breakfast-table, looking fresh, rosy, and happy—as why should she not, having had a letter from Lancelot that morning?

"You seem to have recovered your health rather rapidly, Violet," said the Captain, in his most impressive and paternal manner.

"Yes, thank you," was the quiet reply.

"I fear it was less health than temper that was affected," said the Captain.

"I am sorry to say," said Violet, looking him

straight in the face, "that I have a great aversion for that Mr. Scardrake, and I really could not sit down to dinner with him!"

"Violet, that is unladylike—nay, more, it is unchristian!" said the virtuous and pious Captain, assuming a look of horror. "I am pained to hear a child of mine use such an expression towards her father's guest!"

"I am very sorry, but one cannot control one's likes and dislikes. I merely stated the truth!"

"Stated the fiddlesticks!" said the Captain, losing patience. "This is the folly of a silly girl, who has been allowed too much of her own way by an indulgent mother. It is my intention to put a stop to this—understand that once for all, Violet. The sooner we understand each other the better. Mr. Scardrake does you the honour to seek your hand, and he does so with my approval; and you must, therefore, regard him as your accepted suitor."

"It is impossible," said Violet.

"Impossible? I don't allow of any such word!"

"It is impossible. I am already engaged."

"*That* is impossible, if you like," said the Captain, with a sneer; "girls are not allowed to decide these matters for themselves, luckily,

while they are minors. It is a parent's duty to protect them from the frauds of adventurers——"

"That charge passes by harmless," said Violet. "The gentleman I allude to sought me when we were poor, and—and deserted by those who should have protected us!"

"You shall not bandy words with me thus, disobedient girl. How dare you——"

"I dare a good many things. I dare resist to the utmost any attempt to force upon me a man whom I hate—a man older than my own father! I dare abide by m ypromise given to another. I recognise your position as my father, and am prepared to obey you in everything save this—over this I deny your right to exercise control!"

Here Mrs. Hassard intervened. She dreaded a continuation of the struggle, for she saw Violet would not give way. So she implored her to go to her own room and try to school herself to be dutiful, and that would allow her father time to consider the matter more calmly than was possible while she persisted in openly defying him.

Violet submitted without a word, and left the room.

"She has a strong will," said the Captain.

"She inherits it from you, my dear," said his wife.

"She couldn't inherit it from you, for you haven't got any spirit at all," said he, snappishly.

"If so, it is because it has been broken by neglect and——"

"Confound it, madam; isn't it enough that I have just had a battle with her, or must you and I have a quarrel, too? Now, what's this confounded fellow's name, and where is he to be found? We'll see if we can't get rid of him. I'm going to see Uvedale and Metford, and I can call on him."

I am bound to say that Messrs. Uvedale and Metford were beginning to receive more visits than they cared for from the Captain. He was somehow always a little in advance of the quarter, and he began to fidget them with inquiries as to the investment of the money. He was very anxious that they should get a higher rate of interest than can be gained by the best-established investments. But neither Uvedale nor Metford would risk any speculation. Their trusteeship was not a very profitable job; and they were satisfied with conducting it on a safe basis, they told the Captain. Of course, he had no reason to suppose that

the very safe stock which they had bought was a fiction, and that they were in reality paying interest on a "loan" effected for their own sole benefit.

The Captain's visits were getting to be quite a bore, and Mogridge was instructed to stave him off, and send him away. But he was not easily routed, this gallant Captain, when he wanted to get money.

On this particular occasion, however, Mogridge stood out that both his principals were absent, and the Captain must call again. So the Captain went away with an ill grace, and was grumbling all the way as he sought *The Cockcrow* office.

He was inexperienced in the ways of newspaper offices, and he consequently met with some difficulty in his attempt to get at Lancelot. Whether it is with the intention of sustaining the anonymous character of the paper, or with a view to protecting the person and liberty of the contributor, is not distinctly known, but it is a rule at newspaper offices to avoid as much as possible admitting the existence, or revealing the residence, of any one connected with them.

The Cerberus of *The Cockcrow*, who sat in a little apartment shut off from the hall by a

glazed compartment, divined at once, from his confused gaze around him, that the Captain was a stranger. Opening the moveable pane in the glass division, he inquired what the Captain wanted. To this, had the Captain been experienced in the ways of the press, he would have replied by dashing *in medias res* with the question, "Is Mr. Oldham in the office now?" As it was, he inquired if there were such a person as Mr. Oldham, and was he connected with *The Cockcrow*, and was he there, or when might he be expected?

Cerberus had no difficulty among this cloud of questions to find means of evading any admission about Oldham at all. The Captain might have spent an hour in trying to talk Cerberus over, and have had to go away, after all, without achieving his object, had not Mr. Stayninge, the leader-writer, sauntered into the office in his usual indolent style. He saw at a glance that the Captain was all right, and hearing him express a wish to see Lancelot, he looked into the latter's room on his way to his own den.

"I say, Oldham, there's an old gentleman downstairs wants to see you, but Cerberus is under the impression that he is going to serve you with a writ or a horsewhip, and won't let

him in. He's a well-dressed party, slightly military. Possibly he is come with the intention of procuring the ventilation of some military grievance by the purchase of the pen of some member of a venal press."

So saying, Mr. Stayninge withdrew, strolled up-stairs, and, taking off his lavender kids, sat down and wrote a leader, which, figuratively, did not leave unflayed a single square inch of the epidermis of the First Commissioner of Works and Public Buildings.

Lancelot, of course, went down-stairs at once, and stating who he was, learnt the name of his visitor, who said he desired a few words with him.

Lancelot asked him to step into his room, not feeling inclined that an interview of such moment, as he felt this was to be, should take place within the glazed compartment, which bore such an unpleasant resemblance to the glass chamber at Newgate, wherein prisoners can hold consultation with the lawyer, overlooked but not overheard by the turnkeys.

"Mr. Oldham," said the Captain, rather stiffly, after declining to take a chair, "I have, as you are aware, been absent from England for some time. In returning to the bosom of my family, and resuming the reins of manage-

ment, I find that my daughter, a young girl, who has not arrived at years of discretion, has become entangled in an engagement, which, with her prospects, is, I must say, not a desirable one."

"Pardon me," said Oldham; "let me correct a wrong impression you entertain before we go any further. I sought and won Violet—Miss Hassard's approval long ere the death of her aunt brought her a fortune. She was supporting herself and her mother by music lessons, and there was nothing in her position then to make it presumption from a social point of view——"

"Yes, I am perfectly aware of that, Mr. Oldham. I do not intend to imply that your attentions to my daughter arose from interested motives. But circumstances alter cases. Now that Miss Hassard is an heiress, does it not strike you that the right course for a gentleman and a man of honour to pursue is to release her from a contract which events have made so unequal?"

"If there were the slightest wish on Miss Hassard's part that it should be so, the engagement should be cancelled in an instant. But I know she does not wish it, and you must forgive me if I say that I see no reason why a

change of circumstances should affect an engagement, when there is not the faintest change in the sentiment which brought it into existence."

"You gentlemen of the press, of course, argue skilfully. I don't pretend to chop logic; I only feel what a soldier and a gentleman's convictions are. You understand, Mr. Oldham, I distinctly say I disapprove entirely of your conduct, and of the attitude in which it has placed my child towards me. She is not of age, and I forbid your meeting her or corresponding with her."

"Miss Hassard is within a very few months of being twenty-one. I cannot admit that there is any ground for your interfering with her actions, when within so short a time your control must cease. She is fully as capable, in point of fact, though not of law, of regulating her own conduct now as she will be a few months later. I decline to take any instructions from you under the circumstances."

The Captain ground his teeth.

"Well, sir, I shall not endeavour any longer to make you see what is right and proper—it is mere waste of time. But I shall exercise my influence over my deluded child, and hope I shall succeed better with her than I have

with you—she has been brought up in the knowledge of what is right and proper among people of gentle blood."

"I can only repeat that while Miss Hassard desires the engagement, I will maintain it; but that should she wish it cancelled, I will do it at a word from her, though it should break my heart."

"Then you shall hear that word, by Jove, before very long."

"I think not."

"And I say you *shall*. Good morning!"

Lancelot saw him out, and returned to his work with a weary heart.

"Confound the money! Instead of a blessing it is bringing a curse. By heaven, if I have my way we won't touch a penny of it. And to think of that man, her father, wanting to sell her to that old villain, Scardrake!"

CHAPTER V.

"THROUGH FIRE AND WATER."

IT is a melancholy fact that, saving in very exceptional cases, one does not acquire any lasting notoriety by getting murdered! In fact, unless you can assure yourself a sort of *post-mortem* popularity, by becoming an apparition, like the famous Maria Martin, it is not much use getting murdered. Your murderer is almost certain to get the lion's share of the renown, unless you make some such arrangement. Any well-informed person who has studied his Newgate Calendar can give you a list of noted murderers, but how few can name the victims! Depend upon it, gentle reader, that if you wish to see your name in print, getting murdered is not the best course to pursue, for more reasons than the first and obvious one, that one seldom gets much enjoyment out of posthumous fame. Captain Hassard was one of the few people who might have enjoyed such fame, if there had been any to enjoy. He had special advantages,

too, for as his murderers were unknown, they had no opportunity of eclipsing him. He had, in short, his own murder all to himself; but even had he cared to see how much his disappearance affected the world of New York — which he did not—he would have been terribly disappointed. Miss Fitzgeoffrey—his widow—as has been recorded, obtained a theatrical engagement on the strength of his violent and mysterious death; and for a time she drew very good houses. Failing to see either the murderer or the murdered, people have a satisfaction in gazing at the outside of the house, or the edge of the field, where the deed was done. To see the widow of the murdered Captain, in conjunction with a dramatic performance, was to get two sights for the price of one, so for a time people crowded to the theatre. But, unluckily, some inconsiderate and unfeeling person went and got murdered before very long, under circumstances of peculiar atrocity, in a *lager-bier* saloon, and the Captain's notoriety was thrown in the shade. The very morning that the announcement of the murder appeared in the papers, the acute manager came to Miss Fitzgeoffrey, and denounced in the strongest terms the indelicate haste with which the deceased gentleman had supplanted

the Captain in the popular favour. He declared their little game was up—the "'tarnal cuss had gone through them," and pronounced it as his settled opinion that they had better "let up on the consarn." And he was right too! Before the end of the week the receipts had gone down considerably. In a fortnight the Captain's little affair was forgotten, and his widow ceased to be an attraction.

The Fitzgeoffrey was "a mighty smart woman," as the acute manager allowed, and she hit on a little notion for recuperating. She suggested to him to get a piece written, embodying a scene which would make a line in the bills—thus "The *Lager-bier* Saloon. The Insult! The Conflict! The Assassination!" It told, as she guessed it would, and revived the treasury; and the manager very generously presented her with a *bonus* for the idea. But "all that is bright must fade—the brighter still the fleeter!" and other murders pushed the *Lager-bier* one from its stool; while news from the seat of war, becoming of more and more interest just about this time, Murder, as a wholesale business, rendered the retail trade rather flat.

It was just as Miss Fitzgeoffrey's engagement was drawing to a close that another

speculative manager, who had seen her act, called upon her with a proposal of a business nature.

He had been in the Federal camp when the Captain and the fair Fitzgeoffrey deserted from the Confederates, and, among other spectators, had witnessed the lady's arrival, as clad in male attire, and mounted on a half-broken steed, she rode into the lines.

In fairness to this gentleman, I ought to state that his presence in camp was due, not to any wish to provide dramatic entertainment for the army, but to patriotism. In fact, he was a contractor, and in that capacity had accompanied a large consignment of roasted horse-beans and "jerked" horse-flesh (described as "coffee" and "army beef") to the Federal lines.

When he recognized Miss Fitzgeoffrey on the stage, he conceived the notion of uniting her histrionic ability with her equestrian knowledge, and bringing her out to rival a well-known actress, who was creating a *furore* as Mazeppa.

"Guess yew can ride a hoss some, for I saw you myself," said the speculator.

"Indeed, where?" asked the Fitzgeoffrey.

"Down tew camp! I kalk'late you didn't see me when you and the defunct came intew

camp, in consequence of the air on the other side not agreein' with your constitution!"

"Oh, you were in the army!"

"Wal, not exactly, but I guess I fixed 'em up with provisions. Now what I want yew tew do is to equestrian*ise* as yew did then. It'll whip the other critter anyhaow!"

Whereupon the Fitzgeoffrey, being an eminently practical person, inquired terms, and finding them suitable, asked what the piece was to be.

"Wal, you see, that's the *i*dentical thing I want to knaow! But if that whey-faced coon you're jest out of articles with can get a chap to fix him up a piece like that *Lager-bier* spec, it'll go hard if I can't find some one as can write in a hoss somehaow!"

Terms being agreed upon, the manager set himself to find some one who could "write him in a hoss," and his search was not a long one. An ingenious gentleman, with some experience as a playwright of the sensation order, undertook to provide the required article. A horse, which had some debateable pretensions to be called white, and which had retired, in deference to spavin, from active employment in a street-tram car, was secured by the spirited manager, and was immediately placed under an instructor,

who by a large outlay of carrots, patience, and other vegetables (people speak of "the growth" of patience, so it may come under that head), contrived to teach the intelligent animal to perform a great many clever tricks.

In due course, the drama and the horse were ready for production. I need not describe at length the hair's-breadth 'scapes and accidents by flood and field, whereof the piece was made up. Suffice it to say the horse and Miss Fitz-geoffrey—who, for the sake of novelty, was now styled in the bills "The lovely Leontine"—had the largest slice of the "business;" and of the two the horse had the bigger share. I am not sure that on the score of intelligence he did not deserve it. It was wonderful to think how a creature that you would not have suspected of a soul above tramway cars, unbolted prison doors with his teeth, fired signal guns, climbed up ladders, walked along battlements, carried his beloved mistress (a dummy "for this occasion only") in his teeth across a single plank bridge over a waterfall—nay, carried on a single combat, with a broadsword held in his mouth, with the villain of the drama!

The piece was an immense success! Its fame crossed the Atlantic, and enterprising London managers vied with one another in

attempts to secure the latest and greatest attraction.

Miss Leontine—we must drop the Fitzgeoffrey now—was not sorry to have a chance of returning to her native country. She had private reasons of her own, no doubt, for so doing. But she did not allow the gentlemen who were bidding for her favour to see this. She coquetted with the salaries they offered until she thought she had secured the highest bidder; and with him she closed.

The ex-tramway steed was secured at a price that would have made his ancestors' remains stir in their graves—if they had any, which was improbable, considering the recent extensive consumption of "army beef."

The two gifted performers were duly shipped. the one plentifully supplied with fodder for the trip, the other amply endowed with cash. Luckily for the four-footed traveller the passage was a pretty calm one, and England was reached without any mishap.

The clever pair had been secured by Mr. Baggalay, the lessee of the Royal Dromus Amphitheatre, Southwark. He had announced that they were on the road in startling posters; and the papers had all found place for a paragraph stating that "Miss Leontine, whose per-

formances with her highly-trained steed, White Lily, had created such a *furore* in New York, was on her way to this country, and would appear at the Royal Dromus, the enterprising manager of which had secured her services for a limited period at very great expense."

Presently the hoardings were placarded with large pictorial posters, printed in colours, and representing White Lily, with his mistress (very young and lovely—or, at least, intended to be so) on his back, going through a series of feats, so appalling that even White Lily—intelligent as he was—would have shrunk from contemplating any attempt at them.

Forlorn gentlemen of shabby appearance now began to perambulate London, in parties of eight, each one bearing aloft above his head a board—the eight boards, with one huge letter apiece, spelling the mystic name L E O N-T I N E. On each gentleman's stomach was another board, with the representation of the head of a white horse, with very staring eyes, and very red and dilated nostrils; beneath this image was inscribed the name of "White Lily." On each gentleman's back was the pink and white effigy of a fair being, not at all like Miss Leontine, but described by poetic license as "The Lovely Leontine."

Mr. Baggalay gave a champagne breakfast in honour of Miss Leontine's safe arrival, and sent invitations to the dramatic critics of all the papers. The dramatic critics, not caring for the sort of champagne which Mr. Baggalay hospitably dispensed on such occasions, did not regard the tickets, which filtered down through the offices, into the hands of some of the minor reporters, who made use of them; in consequence of which that high-class journal, *The St. James's News*, waxed indignant, and said "this was the way in which the dramatic critics of the press allowed themselves to be purchased."

As the critics didn't mind this, and as it answered admirably as an advertisement of Mr. Baggalay's forthcoming sensation, nobody was injured—but rather the contrary—by this outburst of virtue.

Everything, in short, combined, from advertisements duly paid for and seriously meant, to advertisements gratuitous and unintentional, to draw the public attention to "The Lovely Leontine and her highly-trained Arab steed, White Lily." There is a Spanish saying that "a man may go to Rome, and come back to St. Peter," which seems to point to an improbable metamorphosis; but it is a mere

every-day mutation compared with the process by which a New York 'bus-horse was changed into an Arab by crossing the Atlantic! However, the public did not inquire curiously into White Lily's pedigree; and as he and his mistress had been well advertised, and did about half the wonders they were announced to perform, the public was satisfied.

The venture was a success. Everybody went to see "Through Fire and Water," as the equestrian drama was entitled. Pit and gallery were crammed nightly, and strings of well-appointed carriages night after night brought rank and fashion to see the last new sensation "over the water."

Baggalay and Scardrake being both managers —old Heginbotham would have Latinised the expression as *Arcades ambo*—were on terms of friendship; that is to say, they hated each other cordially, and were studiously polite to one another.

Scardrake being desirous to return Captain Hassard's hospitality—he kept, like vulgar people of his class, a regular debtor and creditor account of dinners and other such festivities—procured a box for the Dromus from his brother-manager, and invited the Hassards to dine, and go to the theatre afterwards to see the last sensation.

The Captain accepted the invitation, and he and Violet had another battle royal because she declined to make one of the party.

The Captain swore she should go!

Violet said she would not!

The Captain declared that if she did not go they would none of them go—he would not let Scardrake be insulted in this marked way.

Violet said she was sorry they should miss the theatre on her account, but she must decline.

Mrs. Hassard, who was fond of theatres, did not like the turn affairs were taking, and interfered. But her entreaties were of no more avail than the Captain's threats.

The Captain stormed and swore at both wife and daughter with the greatest impartiality. It made his wife cry, but did not affect Violet—at least, she gave no outward signs of feeling. But she wrote to Lancelot that her home was becoming day by day more unendurable.

The truth was that as Violet's birthday came nearer and nearer, the Captain grew more and more anxious to compel her to accept Scardrake, and more and more enraged at his failure to break down Violet's resistance.

He had to go to Scardrake's without her. Mrs. Hassard invented a lame excuse in the

shape of indisposition, but Scardrake knew the truth, though he did not say a word. I am not sure that he was not in his secret soul relieved, for he had been very doubtful how Esther would receive her ex-music-mistress.

Esther had discovered that her father was a suitor for Violet's hand; and if she despised him for such folly, she hated Violet for what she believed to be only a pretended resistance, calculated to raise the terms of the bargain.

She was cold and distant to the Captain and Mrs. Hassard, and I doubt if, on the whole, the dinner at Brixton was more cheerful than the dinner at Norwood, chronicled in the last chapter. In one respect it was certainly superior, for, instead of the Captain's lugubrious guitar-playing and Mrs. Hassard's small talk it had as a *finale* Theatre Royal, The Dromus, with the triumphantly successful sensation drama, "Through Fire and Water."

As the box was to hold four, Esther was prevailed upon to take the place which had been intended for Violet. Superior creature as she was, Esther was not above the feminine virtue of curiosity, and so she consented to put up with the Hassards for a time, in consideration of seeing the new play, of which everybody was talking, and about which the

newspapers were so divided in opinion, in spite of the shameless manner in which, as *The St. James's News* had remarked, the critics had sold themselves.

At the appointed hour, the carriage was announced as at the door. The ladies went upstairs to put the last fascinating touch to their *toilettes;* and the Captain and Scardrake tossed off the port in their glasses, and had "just a little whitewash," as Scardrake was pleased facetiously to describe the sherry.

At the theatre, Scardrake, being pretty well known to acting managers and box-keepers generally, secured a good box. Esther and Mrs. Hassard were put in front where they could best see, and be seen, Mrs. Hassard occupying the corner nearest the stage. Captain Hassard posted himself behind Esther's chair, and Scardrake leant over Mrs. Hassard, making himself agreeable by pointing out any notabilities he saw among the brilliant and crowded audience.

The curtain rose, and the play began. Nobody paid much attention to the beginning, for there were only supers and minor actors on the stage. But anon came a dull, hollow trampling, announcing that White Lily was on the boards at the wing. Then came a crash

of music, and the highly-trained Arab bounded on, with a certain gathering in of his hind legs, as if he had been dismissed with a cut from a whip.

The house cheered and bellowed lustily. Two or three enthusiastic box-keepers flung on the bouquets entrusted to them for that purpose. The Lovely Leontine, with a masterly turn of the rein, brought her horse down to the footlights, and, removing the plumed hat, which had almost concealed her face, bowed to her charger's mane.

Captain Hassard gave a start, and uttered a smothered exclamation of surprise!

The ladies were in front of him, or they must have observed him. But old Scardrake was standing close beside him, yet he did not notice the start or the exclamation.

Shall I tell you why?

Because the appearance of the Lovely Leontine had had exactly the same effect upon him as it had had on the Captain!

But for the rest of the act, whereas Scardrake leant as far forward as he could, and gazed intently on Miss Leontine, the Captain kept as much as he could in the background.

The drop-scene fell on the first act—but fell only to be raised again, at the call of the whole

house, that the Lovely Leontine might once more bring her Arab steed to the footlights, and bowing, mingle her raven curls with its white mane.

When the drop was down, and the audience had time to breathe again, Mrs. Hassard expressed her intense delight at the performance.

"But, Mr. Scardrake," said she, "don't you notice what a likeness there is between your daughter and Miss Leontine?"

Scardrake had not observed it, and said actresses never showed you their real faces.

The Captain protested it was anything but complimentary to compare Miss Scardrake to Miss Leontine, who was—as one could see in spite of the get-up—an elderly woman, old enough to be Esther's mother.

Scardrake cut the conversation short by saying he must, as a matter of etiquette, go and congratulate his friend Baggalay. He did not ask the Captain to accompany him, and I think, if he had, his invitation would have been declined.

He went behind the scenes, saw and congratulated his brother-manager, and then made his way to the green-room. He looked in, but the Lovely Leontine was not there. He was rather glad of that, for he wished to see her

more privately. So he waited outside the green-room to intercept her on her way to it.

She came presently, humming a tune and smacking the little riding whip she carried. Scardrake was standing full under a gas jet, and she saw him before she came up to him. A close observer would have noticed that she stopped humming when she saw Scardrake, but he was too intent on other things to perceive it.

He stepped forward as she came up, and held out his hand:—

"Rosey—after all these years! How are you?"

It is possible that the Leontine's colour changed, but it was so overlaid with white and red that no outward sign of agitation appeared. She looked Scardrake straight in the face.

"Here, Baggalay!" she said, assuming an aggravation of the slight Yankee twang she had acquired in New York, "who's this old cuss? Calklate if I am to be made love to in this all-fired way, it must be considered in my screw!"

Baggalay laughed, and introduced Scardrake as a friend of his. Scardrake turned red, and declared he was merely anxious to congratulate Miss Leontine on her brilliant performance,

and had, perhaps, taken too great a liberty in addressing her without an introduction.

"Oh, if your little game is complimenting, I'm in!" said the Leontine.

Just at this moment the drop was rung up. White Lily came clumping up to the wing, and Scardrake had to hurry round to the front, after taking a polite farewell.

"A Yankee, by Jove," said he to himself, as he made his way to the box, "but I never saw such a remarkable likeness in my life. There, of course, she's been dead ever so many years. What a fool I was!"

Somehow, when the Leontine came on the stage she seemed to be a little unnerved. White Lily, with that strange instinctive sympathy of the horse with the rider, was nervous too. In performing one feat he stumbled, and very nearly threw the Leontine, who, however, contrived to pull him up.

A roar of applause rang through the house. It was so loud that I don't think any one overheard Captain Hassard murmur,—

"I wish to heaven he'd broken her neck!"

CHAPTER VI.

WHICH IS PARTICULARLY UNROMANTIC.

As the time of Violet's emancipation drew near, and the Captain found it useless to attempt to direct her, he fell into a sullen acquiescence; and, like a sensible man, did not waste further time in attempting an impossibility.

He told Scardrake candidly that he had done all he could to induce his daughter to accept him, but that she was now close upon her twenty-first birthday, and was determined to marry "that confounded scribbler," as he and Scardrake delighted to call Lancelot Oldham.

Mrs. Hassard, having more mildly opposed her daughter, was slower in giving up the attempt to convince her of the folly of refusing Scardrake and wealth for Oldham and poverty. But even she, towards the end, tacitly gave in, and did not try to prevent Violet from seeing Lancelot.

But the obstinacy of the struggle had told upon poor Violet. She was nearly worn out,

and wearily counted the days that were bringing her nearer to freedom.

Home was hateful to her now. These short-sighted people, by their mistaken policy, had hastened the very event they were so anxious to retard. Had they not made home so uncomfortable, Violet might, not only as a question of prudence, but in order to give Lancelot time to make himself a position without the incumbrance of married life, have waited for a while. As it was, her only desire was to get away from the place where she had been made to spend so many wretched hours.

She told Lancelot of her unhappiness, and he felt that, however poor the home he could offer her, she would prefer it to staying with her parents. So they made up their minds that the marriage should take place as soon as Violet had attained to twenty-one.

And now began for these two young people a time that they afterwards looked back upon with tender regret to think it could never come again.

I wonder whether my readers would guess what it was, if I gave them from now till the year 1970 to do it in?

You must remember that the love these two bore each other was no silly romantic fancy,

bearing as much relation to real love as a modern valentine, all lace-paper, tinsel, and artificial flowers, bears to the bunch of hawthorn that Hobbinol plucks—the first blossoms of the season—to present with a smacking salute to Cicely,—

> "Who wipes her lips, though there's nothing amiss,
> And takes a kiss, and gives a kiss,
> In which her heart is audible."

When Lancelot told his love to Violet, and learnt from her lips the delicious confession of her love, they were looking, not at the pleasant undulating green country, with peaceful hills and secluded valleys, but at the great matter-of-fact City, with its pall of smoke, and its vast heart, whose pulsations of busy incessant labour they seemed to feel rather than hear.

They had both been lonely, they had both gone through trouble and privation. Life was no ideal to them, but a stern reality; and when their hearts drew together it was with the determination to strengthen and comfort each other in storm and darkness, rather than to bask together in calm and sunshine.

I am sorry I cannot offer my readers a more sentimental passion than this. It would be prettier, doubtless, to have these lovers some-

what less prosy and humdrum. It is a pity I cannot describe Violet as working fancy-worked braces for her adored, and Lancelot spending a small fortune in pretty cravats, in order to shine in the eyes of his beloved. He ought to write poetry to her, and she ought to sing touching ballads to him; and she ought almost to break her heart because she thinks he is flirting with Miss Dash, and he ought to be so jealous of Captain Blank's attentions to her, as nearly to break that gay dragoon's head. It would read much better, I own.

But look, please, into the heart of things. The best love is not the love that looks forward to pic-nics, and balls, and flower-shows. It is the love, to which those earnest words "for better for worse, for richer for poorer, in sickness and in health, to love and to cherish till Death do us part," come with no suggestion of a novel responsibility, but seem merely to put into beautiful language what the heart has all along been striving to utter. This means, you will say, that they loved like two old married people, instead of two young lovers—well, so be it! I know of nothing in the shape of love that one could wish sooner for one's dearest friends. Not the scorching and flickering flame of young passion blown hither and thither by

every breath, but the steady pure lamp of domestic love that sheds a holy light about the home. Not "Love's Young Dream," in short, but Love's mature realization, sweetened by happiness shared, chastened by common sorrows, and by troubles lightened by companionship.

Yes—if you will have it so—the love of Violet and Lancelot was just this humdrum homely affection, not for display, but for use—a well-seasoned article warranted to stand any climate.

And so now, please, let us revert to my old statement, that I don't think my readers would guess in a century what it was, that at this time was such a little dream of Paradise to the young people.

I do not know I shall ever have the courage to tell you what this rapturous bliss was—it was something so very common-place! Well, then — the murder must out! — it was the purchasing of the furniture, and goods, and chattels.

I think I can see the impatience with which some people hear that. "Purchasing their furniture, indeed! Why, they have only got to go to Veneer's or to Dovetail and Co.'s, and choose their patterns, give the size of the rooms, and the thing is done!"

Yes! But that is not the way to enjoy doing it. And if it had been, Lancelot, with his limited means, was not in a position to do it.

About this time Violet began to go up to town every day almost, and she and Lancelot wandered about arm-in-arm, through those quaint streets which, from some reason, occult as the origin of mushrooms, are chiefly occupied by second-hand furniture shops. They loitered along, and inspected with earnest eyes the various wares exposed for sale. They would have liked that table—but it was a little too dear! If those chairs had been more reasonable, they would certainly have chosen them! How they wished somebody would give them a lot of money, so that they might buy all the beautiful things they saw, but could not afford.

I think it is as well for their enjoyment of this brief season that the beneficent person was not forthcoming. They would have spent the money at once, and then the furnishing would all have been over. My dear reader, I take it for granted, that when you see a poor boy looking in at an eating-shop, or a pastry-cook's, you are unable to resist the temptation to slip a coin into his hand and bid him go buy. Few people with hearts—and they are not so rare as some would have you believe—can

resist the temptation. But, unless the case is one of absolute hunger, don't hurry, take your time, watch the lad's face, and note how he partakes in imagination of each of the dainties before him. When you have both feasted thus Barmecidically for a while, *then* give him the money—and go! Don't stop to see the end, for it is a disillusion. Before he had the penny, all the windowful was his, but money — the universal bane—exercises its disenchanting influence even at that humble denomination. Instead of the whole windowful, he must take a pennyworth,— he takes it,— and the vision is fled, and the penn'orth doesn't taste half as good as it did in fancy.

In this way, Lancelot and Violet were much better off, looking with longing eyes at the pretty quaint things in these old shops, than they would have been if some passing millionaire had presented them with a cheque for a "cool thou'." Their means were small, and the money came by driblets, so they had to buy a little at a time, and to try and get as much as they could for their outlay. Sometimes they had not enough to purchase some coveted article outright, so they secured it by paying a little down, and promising to pay the balance by instalments. And then how pleasant

it was to go and take furtive peeps at the thing which had thus become partially theirs, as if they thought it might melt away or vanish before they could buy it outright.

Then what triumphs Violet had, when by going on a tour of inspection alone she discovered some treasure, and then took Lancelot to see it; and then when he said "they must save up and buy that," how she would laugh, and tell him she had paid something on account for it already! To be sure there were disappointments at times. There was that ramshackle old bureau for which Lancelot sighed, declaring it would be so handy for his work and enable him to keep it neat—(which was a fiction) — how bitterly disappointing it was when they went next pay-day to leave a deposit on it, and found that somebody had bought it a few days before.

And then what fun the bargaining was—at least Violet thought so, only Lancelot was such a goose! He used to look first frightened and then ashamed when Violet made a bid of exactly half what the shopkeeper demanded. And then as the tradesman was beaten down shilling after shilling, almost to the price he had all along intended to sell at, Lancelot would spoil all by whispering to Violet that he

thought it was quite worth that, and it was really too bad to beat the man down so!

In this way, by slow degrees, they had a good many of what one might call the ingredients of a home, either purchased outright or in course of purchase. Their dining-table, for instance, was in Tottenham Court Road—it was theirs almost, I should say—to put it exactly, there was still about a leg unpaid for. Their chairs were in Brompton, theirs outright. They had a slight interest in a sideboard near Lincoln's Inn Fields, and something invested in a book-case somewhere else.

So they brought their household goods together bit by bit—and what was the result? That every single article of furniture they possessed had a little history of its own, and a special interest in their eyes.

They loved every bit of it, and delighted in after years to talk of them as if they were old friends—"Don't you remember when we bought that table, dear? We thought we should never be able to pay it all off. We were very poor then." So they could chat about the old treasures, and picture themselves, arm-in-arm, on their wanderings and pryings in all sorts of out-of-the-way nooks and corners of London.

Was not that ever so much better than going to Veneer's or Dovetail and Co.'s and ordering in a houseful of unsympathetic goods without a history? I think so, and I can honestly recommend "young people about to marry"—who don't care to wait until they have achieved the income, without which, according to *The Times*, marriage is madness — to follow the example of Lancelot and Violet.

All this while, however, Lancelot did not neglect his work. He rather laboured at it with the more assiduity, for he felt that every guinea he earned was a piece of furniture in a portable form.

He had begun to get magazine work nowadays. His writings in *The Obelisk* had attracted attention, and he did a series of essays for the magazine he was now sub-editing, which were highly spoken of by the reviewers. He had written some verses, too, which had been accepted; and he sometimes received India-proofs of engravings, with a request that if he liked the subject he would write a few verses to it for this or that magazine.

But it was not to be plain-sailing always.

The popular writer, who was nominal editor of the magazine with which Lancelot was now connected, happened in an unlucky moment to

have a quarrel with *The Cockcrow*. It is not necessary to enter into the particulars, or to say who was right and who was wrong. Suffice it that it was a very pretty quarrel, and that *The Cockcrow* crowed its shrillest in its daily columns, and that the popular writer took up in the pages of his magazine the cudgels to fling at the presumptuous fowl.

Of course, as he was editor, he was perfectly at liberty to espouse his own cause in the magazine, and Lancelot had not a word to say in the matter. In fact, it never occurred to him that it would have been his duty to interfere if he had possessed the power of doing so. He thought *The Cockcrow* was quite able to take care of itself, and had rather the advantage of his editor, because it could pitch into him six days out of seven, and he could reply only once a month.

But this popular writer had not won his popularity for nothing. He had a very facile mode of wielding his pen, as if it had been a lance. He contrived to find out all the joints of his opponent's armour, and tickled the editor of *The Cockcrow* under the ribs in a most uncomfortable manner.

The morning after the publication of a number in which *The Cockcrow* had been hit a bit

harder than usual, Lancelot sauntered into the office in self-satisfied innocence.

"Hullo, my young parricide," said Heginbotham, when he saw him, "there's the devil to pay, I can tell you! The chief is furious about your being sub. of a mag. that walks into this infallible journal, and you'll have to cut one or the other. And, look'ee here —take my advice, and of the two drop the mag.!"

The words were hardly out of his mouth when a messenger came to summon Lancelot into the editorial presence.

The editor of *The Cockcrow* was a little fat man, with a providentially bald head. I say providentially bald, because it gave him the appearance of possessing a lofty and intellectual brow.

"I say, old fellow," said he to Lancelot—he always said "old fellow" when he was going to do some shabby trick—"our people"—he always said "our people" when he wanted to shift the discredit of the dirty trick from his own shoulders—"our people don't like your belonging to a magazine that is always pitching into us. *I* don't see any harm myself, but there is a strong feeling about it; and, in short, I am instructed to tell you that you must take

your choice between the paper and the magazine."

"You know as well as I do," said Lancelot, bitterly, "what my answer must be. I have no choice; but you must allow me to say I consider this a very tyrannical proceeding, and utterly at variance with the liberality which the paper arrogates."

"Come, old fellow, you mustn't cut up rough, you know. It's not *my* fault. Besides there are other magazines that will jump at you. We'll see if we can't forward your wishes in that respect."

But Lancelot was not to be appeased, and went away in an ill-humour, for he knew the other was shuffling and prevaricating.

As for the editor, he inwardly "confounded" Lancelot, and wished he could lay his hand on some fellow who could do his work as well.

That afternoon when he met Violet, Lancelot's spirits were not very elate. She inquired into the cause of his depression, and he began to talk despairingly, saying that everything was against him, and that, no matter what he attempted, obstacles sprang up in his path whichever way he turned.

Violet had to exercise all her eloquence to

cheer him, and restore his old confidence and courage. To divert his thoughts from the gloomy channel in which they were running, she proposed that, instead of looking for furniture, they should have a bit of lunch at the nearest pastry-cook's, and then go hunting for apartments.

They were going to take a floor unfurnished, with a kitchen or the use of a kitchen. Violet had secured the little servant girl who used to wait on her and her mother at The Grove, and who was devoted to her. So they would begin housekeeping under rather favourable circumstances.

In the ardour of the chase after apartments, Lancelot, as Violet had anticipated, forgot his worries, and had quite recovered his spirits by the time they had hit upon the style of thing they wanted, in a quiet street branching out of the Walworth Road.

"Ten days more, Violet, and then I shall ask you if—having arrived at years of discretion — you have seen the folly of bestowing yourself upon this 'newspaper fellow,' as some people call him!"

So said Lancelot as he bade Violet farewell.

"And if you ask me such a silly question, I shan't answer it, you dear old goose!"

But the pride and fondness with which she looked into Lancelot's face as she spoke, proved conclusively that if not all her geese, at least one of them, was a swan, and such a swan as the like of is seldom seen!

CHAPTER VII.

WHICH IS FULL OF EVENTS.

WHILE Scardrake was hurrying round to the front of the house, a few words passed between the lovely Leontine and Baggalay.

"Who *is* that old cuss, eh, B. ?"

"Infernal old usurer, my dear."

"Then what have *you* to do with him ?"

"Owner of the Leicester Theatre, my dear. We managers must be civil to one another, however much we hate each other."

"Come to see 'Fire and Water,' free, gratis, for nothing, eh ? Is he alone ?"

"No, he's got a young girl there, I believe, that he wants to marry—a Miss Hassard, who has just dropped in for a fortune !"

The Lovely Leontine gave a little start at the name of Hassard. But at this moment her cue was given, and White Lily, who knew the cues almost as well as the Leontine, clattered on to the stage with her.

As she came on she carefully swept the tiers

of private boxes, but though she could soon see where Scardrake was, she had some difficulty in catching sight of the gentleman who was in the box with him.

But accident assisted her. When White Lily made his stumble, as recorded in a previous chapter, the gentleman in Scardrake's box instinctively leapt to the front.

The Lovely Leontine recognized him!

As she went off to her dressing-room she said carelessly to Baggalay — "That hoss wants new shoes—precious near came down with me! By the way, did you say your friend's people were called Hassard?"

"Yes," answered Baggalay.

"I do believe I've seen him in the States," said she.

"Very likely," was the answer, "he's been missing a spell—only turned up when the fortune dropped in so unexpectedly!"

"Unexpectedly—how was that?"

"Wife's sister died—had a lot of money with her first husband. Poor devil, I knew *him* well, many years ago—always about the theatres in those days, old Clayter was."

"Old who?"

"Old Clayter—wealthy swell—Clayter of Claytersville, and that sort of thing!"

"And it is *his* money, then, that the Hassards have come into?" asked the Leontine.

"Yes. The aunt married again—taken in by an adventurer, found him out, cut up rough, and left all her money—it was settled on her—to her sister and niece."

"Do you know anything about Hassard?"

"Not a bit; but I think he must be an infernal scamp to try to get his daughter to marry old Scardrake."

"Oh, that's so, is it?" said Leontine, laughing. "Wish him luck. Good night!" and off she ran to her dressing-room.

Next day she called upon her friend Baggalay, in his managerial room.

"'Say B! Didn't you say old Scaredrake, or whatever his name is, is a money lender?" The Lovely Leontine kept up the twang as a proof of her being the genu*ine* American article.

"He is, my dear. He's best known—among his victims, at any rate—as Old Cent-per-Cent. You don't want to do business with him, I hope."

"Guess I do!"

"What! borrow?"

"No! lend!"

"I don't see it! He doesn't borrow——"

"No, but he will lend a little loose cash I have for commission."

"Humph! Mind what you're about, my dear. I can tell you that playing with edge-tools is a fool to doing business of any sort with a chap like Scardrake."

"I rather calculate he doesn't rise many hours before this child. Bless your innocence, it ain't the first time I've realized nice things out of a partnership with a loaning chap!"

"Well!" said Baggalay, a little huffed, "I have warned you, my dear!"

"My dear," retorted the Leontine; "you're a kind thing in managers, and a dear chap all round. But I guess I know my own business along this line. So just you sit down, like a dear, and give me a note of introduction to old B'ile-Flints."

Baggalay acceded to this request, and in due course Miss Leontine's brougham arrived at the door of Scardrake's lodgings.

The Leontine's brougham—though not such a very obvious advertisement of her business as those of other *equestriennes* have been—was pretty well known. Men who wanted to lie away their own reputation as well as hers, made it a point to wait for it at the door of the theatre, and study it, so that when they saw it

in the streets, or the parks they could say meaningly to any friend, acquaintance, or companion who chanced to be with them, "That's *hers*—you know, the Lovely L's! Doosid fine creature!"

But Scardrake's chambers were down a quiet street, so the brougham attracted little or no attention while it waited. Your money-lending spider does not belong to the Geometric or Garden Spiders—the spiders who spread their symmetrical webs in the open sunlight from blossoming bush to bush, where the giddy flies are disporting themselves. He was of the tribe of grim House-spiders, who build their dusty cobwebs in nooks and corners where they hope to escape the detection of the housemaid's broom.

Scardrake was a little puzzled at the Leontine's visit. But she soon explained her purpose.

"Look here, my dear," said she, adopting the familiar appellative which means nothing at all among "professionals," "I want you to help me!"

Scardrake professed his readiness to do anything to assist a lady, especially one who combined with her personal charms the talents of a Leontine.

"Git out!" said the sweet creature, "none of your fascinating ways with this child. Business is business. Not but what when business is over I mayn't be the most agreeable young thing out—that's all."

Scardrake fell into his visitor's humour, and at once assuming a business-like air, inquired how he could serve Miss Leontine.

The Lovely Leontine then entered into a long history, describing how she was raised in Philadelphia of Quaker parents, and how horrified they had been at her professional career. She then related how her father on his death-bed forgave her and left her his money, on the sole condition that she would never put it out at more than five per cent. interest.

"But," said the Leontine, with considerable vivacity, "I can't get even that, anyhaow! I find that one loses one's original capital, and don't raise any interest at all! That's my experience."

Scardrake said he feared ladies were frequently imposed upon.

"Do you now? Well, that's jest the conclusion I've arrived at. Naow! They tell me you lawyer-gentlemen, that lend money, make a goodish screw more than that, most times. I wan't you to take me in as a partner—hold

hard, till I show you my terms! I've a lot of loose cash, and I'll let you have it to loan out to your people, at whatever interest you like, and only want you to pay me five per cent. out of it! Will that fix you?"

Scardrake had some difficulty in concealing his delight at this innocent proposal. But he was sharp enough to make the Leontine promise not to mention the arrangement to a living soul; for it would injure him fatally in his profession, he declared, if it was known that he had a partner who was not in the law.

The Leontine swallowed this statement without a grimace, and vowed secrecy. So they settled that she should call again in a week, when Scardrake would draw up the needful documents as her security for the advance she was to make to him.

"And now business is over," said the Leontine, "don't you think, partner, we might wet it in a little fizziness."

Scardrake kept a limited supply of champagne on the premises for special occasions, so he produced a bottle at once.

"I guess you ain't nothing partikler to do this afternoon, partner? So h'ist in your chair, and let's be cosy."

And the Lovely Leontine contrived to talk

old Scardrake round so completely that in ten minutes' time they were sitting one on each side of the fireplace, with the wine between them, on the mantelpiece, Scardrake having whistled down the pipe to tell his clerks that he was not at home to callers for an hour.

Old Scardrake had a good deal of the animal about him, and the attentions of this buxom, though not too youthful dame, flattered and charmed him. He grew quite chirpily gallant. He even went so far as to essay to draw his visitor on his knee, when she rose to refill his glass (she kept it constantly full!); but she declined the honour—firmly, though without any resentment. Indeed, it was rather on the ground of their acquaintance being so short, than because of the impropriety, that she refused the attention.

Presently she jumped up and began to inspect the office, peer into pigeon-holes, and rattle deed-boxes.

"Come, I say, now we're partners, I ought to see something of the business. I never saw over a lawyer's office, and I guess it's a queer crib. Do show!"

Scardrake did the honours. He pointed out boxes containing the deeds of valuable estates, told little anecdotes of the owners, and did his

best to invest the dingy old den with something of romance.

The Lovely Leontine took the deepest interest — pried into deeds, and turned over draughts, and made herself generally dusty.

"Lor, ain't it nice!" she exclaimed; "what an old dear you are! But now where is your Bluebeard's Chamber? Where is your big secret *cache?*"

"Well, I don't know," said Scardrake, "unless it's the safe. I only keep money there!"

"Do show!" said the Leontine. "I guess there's a heap of dollars there!"

"No!" said Scardrake, opening the safe and allowing her to peer into its inmost depths.

"This ain't money!" said Leontine, making a snatch at a bundle of papers.

"No, it's a security—quite as good," said the old usurer, recovering the documents from his lovely companion, but not until she had taken a rapid glance at them.

"Lor! you seem mighty skeered about your partner's honesty!" said the Leontine.

"Oh, not at all—but the papers might so easily be disarranged."

"Oh, I see! Well, here—let's lock it up for you;" and pushing him aside, the Leontine

locked the safe, and drew out the key—took a hasty but comprehensive glance at it, and handed the bunch to the lawyer.

"Well, now you've shown me all the hankey-pankey tricks, I must be off to the theatre. This day week, partner, I'm here. And we'll have another cosy chat, and a bottle of fizz —and we shall be old friends then! Won't it be jolly! Look here," she said, pausing at the door, which she held open, "if you like you may give me a kiss!"

Scardrake availed himself of the permission, and the two parted, each thoroughly satisfied with the bargain they had completed.

After leaving Scardrake's office, Miss Leontine directed her coachman to drive to Kentish Town, naming a small sporting public-house in a back-street, with a knowledge of the locality, which was not to have been expected of a lady professing to be of American extraction —or "raising," as she herself would have styled it.

On arriving at "The Fist and Flagon," the Lovely Leontine sent in her professional card and requested a few words with the landlord, a retired bruiser, who had been a man of some note in his time. He came out, deferentially, bare-headed, and was with difficulty persuaded

to take a seat in the brougham, in order that the actress might confer with him in private.

The conference occupied about a quarter of an hour, and the curious coachman saw that at one part of it a five-pound note passed from his mistress to the publican.

When the interview was over, the landlord would insist on "my lady" drinking something, so the Leontine was prevailed upon to toss off a liqueur-glass of his best cognac; after which performance she drove off, leaving the proud publican and ex-pugilist pulling vigorously at his forelock, and saying, "To-morrow without fail, my lady!"

"Been a-securin' some rogues to applaud at the theayter," surmised the coachman, "or helse to go and kick up a shine at the rival 'ouse!"

The next afternoon a gentleman of colour called upon her ladyship. He was extremely respectful, but he was so awkward and unused to the habits of civilized society, that Miss Leontine's maid was absolutely horrified to learn that he was engaged as footman, and was going that very afternoon to get his livery.

The livery did not arrive in time to allow the black footman to make his official appear-

ance till the morning of the day appointed for Miss Leontine's second call on Scardrake.

He took his seat on the box when his mistress went to keep her appointment with Scardrake, and on their arrival at the office he followed her upstairs. When they got to the clerk's room, which was under old Scardrake's private room, the fair Leontine pointed to him to take a chair beside the fireplace just under the speaking-tube. He had been called into her sitting-room to receive instructions before they left home.

Mr. Scardrake's clerk went up to announce Miss Leontine, and came down requesting her to step up at once.

Old Scardrake received her very cheerfully, and the business preliminaries were speedily got through. Then he produced his champagne, and a little dessert which he had procured in honour of the lady's visit.

"Look here, partner," said the Lovely Leontine, "I wish you'd give me one of those big cash-box looking things——"

"A deed-box! What for?" asked Scardrake, amused.

"Oh, I don't want to take it away; I only want the use of it, to keep my jewellery in, here. Tell yer what—I've some mighty fine

stones, that ain't safe altogether in a theatre dressing-room—nor my lodgings either, for that matter!"

Scardrake said he should be very happy to keep the jewels in his safe for her.

"No, partner!" said she, laughing, "don't doubt yer honesty a bit, but I want a box all to myself to keep 'em in. I ought to have something of the sort in *our* office, eh, old hoss?"

Scardrake agreed to give her one of the empty deed-boxes. He gave her the choice of two, and she selected one that stood high up on the shelves.

"Give us the keys, partner!" said she, springing on a chair.

Scardrake unsuspectingly gave her the bunch of keys. She fitted the right key to the box, and proceeded to lift it down. But either it was too heavy for her, or she was awkward, for she let it fall with a loud crash on the floor. She scrambled down after it, nearly falling too.

At this moment a most portentous howl broke out from below. It was like the cry of some wild beast. Scardrake rushed to the door, and shouted to his clerks to know what was the matter.

The Lovely Leontine followed him in appa-

rent perturbation. But as she passed the safe she stopped—looked at Scardrake to make sure he was not looking, and then rapidly unlocked it—drew out the key, and hurried to Scardrake's side.

"What is the matter?" cried Scardrake. Miss Leontine echoed the inquiry in alarm, at the same time placing the keys in Scardrake's hand, who instinctively thrust them into his pocket.

A pale clerk came half-way upstairs to explain that Miss Leontine's black footman had dropped asleep, and that the noise of the fall overhead had waked him in alarm, and that he had shouted out!

Miss Leontine apologized for her servant's stupidity—and her own. It was very provoking, she declared, and had frightened her, so she was quite upset.

Scardrake poured her out another glass of champagne, and they sat down again, the Lovely Leontine nursing her empty deed-box on her knee. In a few minutes she let it fall again.

"Dear me! how awkward I am—my nerves are all fiddlestrings, my dear!"

Scardrake pledged her in another bumper of champagne. While they were drinking it, they

heard voices below, loud in dispute. Scardrake went to the speaking-tube, and tried to whistle—but the other end seemed plugged up. The voices grew louder, and there was a great scuffling in the lower room.

"They're fighting!" said Scardrake, snatching up the poker, hurrying out, and going down-stairs with long strides.

Miss Leontine followed him.

She only delayed to open the safe, and take out the bundle of documents she had seen there. She thrust them hastily into her pocket, and hurried after the old usurer.

It was never quite explained how, but the black footman had quarrelled with the clerks—fought the pair and thrashed them. He could not have done it better if he had been in The Fancy, the clerks declared dolefully!

More apologies from Miss Leontine—immediate dismissal of the black footman—and so ended her second visit to Scardrake.

CHAPTER VIII.

TRUSTEESHIP.

MESSRS. UVEDALE AND METFORD contrived to weather the storm, as has been related; and came out with renovated credit. Other houses had gone down, and left so little wreck behind that their creditors had to be content with half-a-crown in the pound. Houses of better repute even than that of Uvedale and Metford had been considerably shaken by the run; but the acute managers of that firm had the boldness to meet the crisis by a desperate stroke. It might be ruin, but it at least put off the crisis of the ruin for a while. Luckily for them, their stroke was successful as well as bold, and they came smiling out of the tremendous risk they had run. Nobody looking at their calm and happy faces would have guessed how, behind the quiet masks, the demons of terror, and shame, and dishonour had been tugging at every tremulous nerve, until they could have cried out almost in the agony.

But the peril was over. They had "run the blockade," and there was a fearful fascination about the perilous pursuit—it was so very profitable too! It was like skating on thin ice—too tempting to be resisted! You will always notice that there are more people skating, or anxious to skate, when the Humane Society men pronounce the ice "dangerous" than ever muster when the frost has done its work thoroughly.

So Messrs. Uvedale and Metford pursued the dishonest course into which they had been driven at first by danger of immediate dissolution. You may think their foolhardiness in crime overdrawn—why, one might lay one's finger on men any day, who are running the same risks, committing the same stupid crimes, and equally believing in entire immunity! My dear sir, in this devil's game called the world, it is often the mere turn of the ball which decides whether a man is published as winner or loser, as a philanthropic millionaire, or a fraudulent speculator! *Faites vos jeux, Messieurs! Faites vos jeux. Le jeu est fait! Rien ne va plus!* And then the prizes are declared, and A. is prosecuted as a fraudulent director, while B. is apotheosized as a benefactor of his kind. But if that pestilent ball had dropped

into another hole, the entire case might have been reversed, and while B. was running half over London to find any one to bail him, A. might be sitting for his statue.

In Trade and Commerce, as in a great many other things, nothing is so successful as success. But for some occult reason in these two—shall we call them High Arts?—success has an exceptional power. It has—what few Acts of Parliament can boast—a retrospective effect. Old failures and faults, sharp practice and small dividends—all disappear in the lime-light of present success. You don't find this, I fancy, in other trades. If a doctor becomes the fashionable physician of the day, he never quite lives down "that case of Jones's wife, whom he treated all wrong—absolutely killed her!" When a man is elevated to the Bench, you are sure to hear queer stories of his practice at the Bar—"used to quote fictitious cases, you know. No judge would believe him if he didn't hand it in, chapter and verse." So in literature: a man's book that never sold, or play that was damned, is sure to leave behind it a ghost to trouble the banquet, when at last he has made his hit, and asked his friends to dine with him at Fores Villa! But whitewash *is* whitewash in Trade!

Messrs. Uvedale and Metford having wea-

thered Panic Point, were in smooth water again, and every vessel they met in the ocean of business saluted their prosperous colours.

They had contrived to recoup themselves, and were at last enabled to realize Mrs. Elwin's fortune and invest it.

And now began a persecution on which they had not calculated. Captain Hassard insisted on paying them long visits, and advising them how to manage the property.

"My dear sir," said Bertrand Metford, for the hundredth time; "we only get a miserable fifty guineas each, which does not pay us as professional men; and we are not for that paltry consideration inclined to run any risks. Safe investments and small returns!"

"But if *I* recommend you——"

"My dear sir, you have no *locus standi* at all! You're simply nobody—except in so far as you are Mrs. Hassard's husband, which enables you to pocket the interest."

"But it is on behalf of my wife, and of my child's future, that I wish to advise."

"Yes! But you see *we* are responsible, and *you* are not!"

"Can't I give you an undertaking?"

"No!—unless we resign our trusteeship and appoint you?"

"Why not?"

"We should have no objection, but your wife or your daughter might!"

"Pooh! Quite impossible! If that's all, I can get their consent."

"Well," said Metford, meditatively, "I think, on the whole, you may as well. Of course I must consult my partner. Suppose you call again!"

So the Captain took his departure, promising to call again.

Mr. Bertrand Metford had no difficulty in pointing out to his partner that now they could do it, it would be as well to clear out the Elwin Estate, and rid themselves of the trouble of looking after it. It was quite possible so to arrange matters that they should be retained as the trustee's solicitors, which would be a more paying affair than being trustees.

Uvedale had so completely submitted to Metford's guidance, that he was no longer head of the firm. Metford knew it, and it was as much as he could do to refrain from making an open display of his power over the other. Metford's was a disposition that could not brook letting any power it possessed lie idle. He was the sort of man who, if he met one of his clerks out in the street, could not lose the opportunity of showing off his superiority, and

would bully the poor fellow, though he had but a crossing-sweeper for spectator of his grandeur.

Captain Hassard had not quite so easy a task. His wife had no very strong objection to his becoming trustee—she was doomed to die almost as silly as she was born. But Violet did not accept the situation so readily. She demanded a couple of days to think it over; and she at once wrote to Lancelot and asked his advice.

They met next day, so she had the advantage of hearing his opinion, orally delivered.

"My dear Violet, it's a dead swindle!"

"I thought it wasn't right."

"Quite right for the Captain! You see all the estate will pass into his hands, to do what he likes with it. When your mother dies, he will have to render an account of the trust to you. And if he has squandered the money, there is only one course open to you."

"And that is——"

"To prosecute your own father for fraud. And, you see, people don't do that sort of thing. However, let him have it, to make ducks and drakes of. I hate the very notion of the money!"

"All very well! But he may be glad of it

—and in the meantime you must consider poor mamma's condition. He may gamble it all away—bring her to beggary—and then disappear again!"

"Then she shall have a home with us!"

"My dear Lancelot, I wish you would be less romantic, and more practical. I consider it would be almost criminal to allow this money to be frittered away, and wasted! He will not even have to resort to the expedient of buying handsome furniture. There was a lovely sideboard came home only yesterday!"

"Ah, yes; 'It will be mine, dear, if anything should happen to your poor dear mamma;'—that was it, wasn't it?"

"Don't, Lancelot! I can't help laughing, and yet it makes me so angry!"

"Well, what can we do?"

"Can't we stop it?"

"I don't see how—but you might get some friend to be co-trustee!"

"And I have no friend—but you!"

"Bless me, I didn't mean that!" said Lancelot, in alarm, "I have a horror of trusteeships and business generally. Don't ask me!"

"Stay—I'll tell you what I will do, Lancelot. I will go and ask old Mr. Hegan's advice."

So Violet called upon Mr. Hegan, who re-

ceived her very kindly, and listened to her story. He thought Messrs. Uvedale and Metford had been so friendly with Mrs. Elwin, that they would have carried out the trust without difficulty. But failing them, he thought that Violet's interest would be best guarded by the co-trusteeship of her intended husband with her father. He had been rather cold about the said intended husband, until Violet fired up and said they were to be married next week, and spoke so strongly in Lancelot's favour that the old Lawyer's caution was quite broken down, and he even congratulated her.

"He'd better come and see me about it, though, when the business is going to be concluded," were old Hegan's last words, as Violet left.

So Violet and Lancelot made up their minds that it was necessary to make a stand; it was not quite a surprise to Captain Hassard, who had calculated that Violet would consult Lancelot, and gave Lancelot credit for being a man, and therefore selfish enough to desire to look after his own future profits. But he had calculated also that Lancelot was "one of those literary fellows," and therefore was not likely to be a man of business. He thought he could manage to get round him and delude him. It

would be better to accept him as a co-trustee without a murmur, than to resist the inevitable, as it would excite less suspicion.

It is curious that these rogues never can bring themselves to believe that they are found out. They flatter themselves that they are so clever that the world at large barely suspects them at times—no more! If it were not for this confidence, rogues would not be caught so often—so let us thank Heaven for it!

When the Captain paid his next visit to Messrs. Uvedale and Metford, he was able to report progress, and Mr. Metford assured him that he and his partner were ready to resign their responsibility.

A day was accordingly appointed, and the Captain and Lancelot met—for the second time!

As it was but two days to Violet's birthday, which, it was well understood, was likely to be very close on her wedding-day, the Captain felt it was useless to be ungracious any longer, and exerted himself to be agreeable.

Lancelot was not too ready to accept the Captain's overtures, but he did not want to quarrel openly with the father of his affianced wife.

The two, in short, maintained that agreeably

disagreeable position known as "an armed neutrality."

They were, therefore, completely at the mercy of our friend Bertrand Metford. And he saw it. Furthermore, he took advantage of it, as it was his nature to do. He contrived, in short, to constitute himself as a sort of middleman between the two future trustees, rather than as one of the retiring trustees. He managed to fool them to the top of his bent. He got them to sign all the documents accepting the responsibility of the trusteeship, but he told them that the accounts had not been quite made up, and if they would call at the end of the week, the stock, &c., should be transferred to them.

Neither the Captain nor Lancelot—whatever their suspicions might have been as to the apparent incompleteness of this transaction—said one word to oppose the arrangement.

They parted outside the office, engaging to meet there again on the day that Mr. Bertrand Metford had named for the final settlement of the trusteeship.

They were so engaged in their own cogitations that they did not notice how, as they left the office of Messrs. Uvedale and Metford, a Hansom cab drove rapidly up, and a red-faced

gentleman burst out of it, and rushed like a whirlwind up the stairs.

He banged into the clerk's office with startling effect, and shouted his desire to see the principals without delay.

Mogridge, the judicious, who, as if by instinct, had for some time past been rather fearing something of the kind—the partners could not hide *everything* from him—stepped forward and did his best to pacify the obstreperous gentleman, and get him upstairs with as little scandal as possible.

Having pacified his man, and left him on the mat, Mogridge flew up to Bertrand Metford, whom he had now begun to recognize as the principal of the firm.

"For God's sake, sir! Something dreadful! See him at once!" said the faithful clerk, wringing his hands.

Bertrand Metford turned white, but he only said, "Don't be a fool, Mogridge! Show him up!"

The gentleman was shown up accordingly. He came in in a white heat of fury. He had been at a stock-broker's in the City, who was an intimate friend, and he had come upon certain securities, which he believed had been safe in Uvedale and Metford's hands for years.

They had been speculating with them, little expecting his presence in England, and still less calculating on his coming on those identical securities. His first request was that Metford should produce his securities.

Metford, after a sneer at his excited state—asking him if he thought that a firm like Uvedale and Metford had "blewed" them—said he should see them with pleasure.

It was a nervous moment for Bertrand when he whistled down the pipe. But Mogridge was equal to the emergency.

"Is Mr. Mogridge in?" asked Metford, down the pipe.

"Gone out, sir! You remember he was to go to Messrs. Jellyby and Pounce to confer as to the action," and the answer was in Mogridge's voice!

"All right," said Metford, with a sigh of relief that was lost in the pipe. "Just look on his desk and see if his keys are there. I want to open the safe."

There was a pause, and then the reply came that Mr. Mogridge had evidently taken his keys with him. It was also suggested—up the pipe—that as Mr. Mogridge had only just left, and it was near closing time, he would not be likely to return.

"Confound his carelessness, then," said Metford, unscrupulously libelling the stanch adherent who had been lying so vigorously in the interests of the firm. "But if you will call to-morrow, I will see that the documents are with me for your inspection. Or—should they be missing—the person who has the key of that safe shall be in custody. Meantime, in your own interests as well as ours, be good enough to be discreet!"

The irate visitor was compelled to submit to this position. He could not insist on the breaking open of the safe, and the suggestion that the documents had been tampered with by a clerk, fell in with his great wonder that such a firm as Uvedale and Metford should have committed such a fraud.

So he growled and departed. And as soon as he was out of the office, Mr. Metford strode across to his partner's room.

As the door closes behind him, you can just catch these words:—

"Jim! The little game's up!"

CHAPTER IX.

IN WHICH WE SEE THE LAST OF MISS HASSARD.

After the dreariest winter the snowdrops at length peep up, and the birches hang out their tassels. However hard the frost has been, it has not killed the hoarded sunshine that comes up golden and defiant in the early crocuses. A green mist of buds spreads stealthily over the woods that looked so black and drear, and there is enough of verdure even in the seeming blank of the wheatfields to show up the stately sable rooks as they stalk about, picking up the grubs from among the tiny bright shoots. And then at last comes a day when all doubt about the matter is over, and we know that Winter, who has been wrestling so long to keep out the Spring, has succumbed to that young athlete, and has fled before him. And Spring sets down his foot upon his conquest and laughs, and the cuckoo echoes him from the nearest wood, and there comes a warmer flush into the

sky, a something more than the pale gold of the earlier days of the struggle. And then with a blaze of ever so many colours, like a flourish of trumpets, up leap all the gallant heralds of summer—the cuckoo-buds and the cowslips, the buttercups and the long purple orchids, the saffron, the clover, and the white anemone — ay, and that big, bold, splendid knight in golden armour—the dandelion, who may be accounted a vulgar common flower by many, but whom I revere as a gallant champion of nature, doing battle with vile weather and adverse circumstances, and showing his proud gold crest even by the dusty roadside, where few other flowers have the courage to enter a protest for the greatest Queen of Beauty of them all—Dame Nature. Common is he? The greater his grace, say I—let him be as common as air—commoner than sunshine—and why should he not be as welcome?

But this is a digression! The thoughts of summer have led me away from the stern facts of fires and flannel, neuralgia and colds in the head. Let us go back to stern reality, and dismiss spring and its flowers, from daisy to dandelion. The only excuse one can plead for the mention of the latter is, that its leaves are excellent things for affections of the liver.

How I got away from my piled-up fire, and easy chair, and tincture of aconite, "to be applied externally," I don't know. Let me see —oh, I was saying that after the longest winter, Spring comes at last. Nobody will object to my repeating such a consolatory reflection! What led me to say so was, that just as winter was yielding to spring, so anxiety, and trouble, and weariness of spirit, were clearing away from Violet's horizon. In fact, her wedding-day, and that mysterious day of Spring's victory which I have described, seemed likely to be simultaneous. To reveal a secret, she had determined to trim the quiet dove-coloured dress, in which she was to be married, with white violets and snowdrops, calculating on the possibility of being able to procure a bouquet of those flowers on the appointed day, at considerably less than the usual cost of wedding nosegays.

It was to be a very quiet wedding, for although her father and mother, when they could no longer refuse, consented to it, they were not likely to view the ceremony with great favour; and indeed promised with but an ill grace, to have something that would pass for a wedding-breakfast prepared for the young people.

"As it is more than probable," said the Captain with great sententiousness, "that within a limited period after this imprudent ceremony we shall have these reckless young persons coming back to us for support, it would be wrong—in short, criminal—to go to any great expenditure; indeed, to do anything more than is necessary to keep up appearances in the interest of the family!"

Nevertheless, Mrs. Hassard was provided with a new dress of the most gorgeous description. Had it been possible for display and elderly charms to eclipse the quiet grace and fresh young beauty of Violet, the bride would have been cast in the shade by her own mother. But it is one of the bounteous provisions of Nature, that your full-blown peony shall act merely as a contrast to set off the modest simplicity of the lily of the valley. Just in the same way your young lady of the period, with her extravagant chignon, her purchased curls, her high heels, her paints and cosmetics, and her Grecian bend, though viewed commercially, she is worth something that goes to two or three figures in the pounds column, acts merely as a foil to that quietly dressed, modest little milliner-girl; on whom, as she trips demurely by, the tottering top-heavy victim of

fashion gazes with pity, mingled with contempt.

I cannot conceive the full measure of scorn with which the girl of the period would have regarded our humble little bride, had she seen her,—which she, however, did not! You see, it was not a choral service; and the clergyman who officiated was not assisted by half a dozen young curates, with so little to do that they would have plenty of time to fall in love, under the influence of the ceremony, with the sweet things in fashions that would have pervaded the pews about the altar.

Lancelot had been in some difficulty as to whom he should ask to be groom's-man; he felt all along that no one had a better right to the place than the man who, throughout his long and arduous struggle in the ranks of journalism, had cheered him on and stood by him. Yes, despite his weakness, and his occasional raids upon his friends' pockets, old Heginbotham had been Lancelot's stanch friend and best adviser.

But then his habits! Fancy the best man being "rather the worse!" Imagine him smelling of stale tobacco or recent rum. Lancelot shuddered, for he knew how Captain Hassard would have enlarged upon the

vices of "those newspaper fellows," as judged collectively from the failings of one individual.

But Lancelot liked Heginbotham, and was grateful to him, and he thought he could speak plainly to him, and make him promise to conduct himself properly.

"Heg," said he accordingly to the veteran when they were alone, at the office of the *Morning Cockcrow*, not many days before the eventful one—"Heg, you've been a great trump to me—very kind to a youngster such as I am. I want you to do me one more kindness!"

"A bill, my dear boy?" said Heginbotham, not quite seriously, however, for he knew Oldham better than that; "if my name will serve——"

"No, it's not that," said Oldham, a little sharply, for he was too serious to appreciate banter.

"Then go ahead, and reveal, my ingenuous youth—*macte virtute esto—you* know what that means, though old Slowman doesn't, for when I quoted it in his presence the other day, he thought it was a familiar invocation of some Scotch party called McTavish or Mac something with a T. But there, I see you're on the serious, so I won't chaff."

"Well, to go straight to the subject, Heg, I am going to get married——"

"I knew it. I've seen it coming on for months. Well, I congratulate you, my boy!" and old Heginbotham shook him warmly by the hand. "God bless you, my dear boy, and give you pleasant times. On my honour, there's nothing that can save a man but a wife and a home. I've neither—and see what a poor devil I am—and how many poor devils there are like me! It might have been once, Oldham," he added, after a pause, with a sudden and unusual seriousness. "It might have been, but for my folly as a youngster—I was sent to that curse of all decent young fellows with limited means—the University. I spent all I had, and more—came to town to slave at this sort of thing"—he pointed to some slips of reporting on the desk—"with a load of debt round my neck. And then—well, why make a long story of it, dear boy! Only of a Saturday afternoon, when they don't send me anywhere specially, and I'm not due till the Sunday, I go and sit in Highgate Cemetery, beside a little green mound, and wonder what the world would have proved to me if that one little green mound were not there amid that wide sea of graves—where under each green wave of turf a vessel freighted

with how many hopes, and how much love, lies a quiet and irrecoverable wreck! 'Pshaw," he burst out, angrily, "this is fancy-reporting style. Besides, what are my troubles to you, my boy, with all so bright before you!"

Lancelot was touched by this sudden revelation of unsuspected depths in old Heginbotham's character. It gave him more confidence to speak to him, though it made him feel that he must exercise great delicacy in what he wished to explain to Heginbotham.

He began, but awkwardly, and blundered over the first few sentences. But the other understood him in a moment. Lancelot had been explaining the sort of opinion the Hassards had of literary men.

"I understand," said Heginbotham; "don't be shy, my boy. I'm not ashamed, though I ought to be, I dare say, of my weaknesses—anyhow, I don't try to conceal them from myself or others. And this snob would make a fine text of me if I took an extra glass of his gooseberry, or came to church primed for the ceremony. Never fear, my boy! You have only seen old Heg in the atmosphere of Fleet-street. You'll find him different, when needs be, elsewhere. It wasn't always this"—here

he made the action of rapid scribbling—"or this"—here he raised his forefinger and thumb, holding an imaginary glass, to his lips—"with me—I've known what it is to live decently, and to sit at good men's tables. Trust me, Oldham!"

"I will!" said Lancelot, gladly.

"And look here! I want you to do me a favour in return. I have a sister—she's a trifle older than I am—a lone old woman, but with as kind a heart and as sweet a disposition as God ever gave to human being. You said your wife had no bridesmaids—she won't be ashamed, will she, of one old enough to be her mother? She will at least have a gentlewoman at her side!" and as he spoke that last sentence old Heginbotham drew himself up with pride—not for himself, but for the sister who had been so true to him.

"I will answer for her — she will be delighted," said Lancelot.

"Thank you, dear boy. I'll go and see her this evening," said Heginbotham.

Violet wrote a pretty little note to Miss Heginbotham, when Lancelot repeated to her what had taken place between him and Heginbotham. And she got an answer charmingly worded in the courteous language that people

spoke when Miss Heginbotham was young, and moved in good society.

Old Heginbotham and Lancelot were drawn closer together now by their mutual confidences, and they talked over Lancelot's future and discussed his chances of success. But Heginbotham was most scrupulous not to take Lancelot with him when they left the office.

"Take care of me," he would say; "I'm no company for a young fellow with a chance of honest and respectable life before him. I can't resist the temptation—it's my master, and costs me many a bitter hour's remorse, though nobody would think so to see me—ah, headache's nothing to heartache, though it shows more! But God forbid I should lead another fellow astray. Avoid me as much as possible out of doors, Oldham; I'm a plague, an infection."

Lancelot obeyed him, with the secret resolve to try and aid him to conquer himself by degrees.

Meanwhile, Heginbotham having asked Lancelot where he proposed to spend his honeymoon, and learning that they could not afford anything beyond a trip to the seaside somewhere for a week or two, set himself to arrange something better. I have said he was one of those jour-

nalists who have the mysterious luck to command almost anything. In a few days he came to Lancelot with a little red-book of tickets which would pass two people to Switzerland, or Rome and back, without a penny of expense.

"There, my boy, there's your honeymoon cut and dried for you. Don't thank me, but remember in your prayers one of the Cooks that the devil certainly did *not* send, as the lying old proverb asserts; for he has been a benefactor of the human race, and no mistake about it!"

Imagine the delight of Lancelot and Violet at the prospect of such a trip!

But I must get along with the march of events, or I shall never get my young people married in this chapter; and if I leave them till the next, who knows what may happen to prevent it?

Well, the morning came at last. It had broken in the midst of showers, to Lancelot's horror and alarm, when he peeped over his blind at dawn. But as the day grew older, its fitful tears were forgotten, and the clouds cleared away. It was a bright, clear, fresh morning.

Heginbotham came early to breakfast with Lancelot. They had gone to the theatre together on the previous evening at Hegin-

botham's special request, and had supped quietly at Rule's, after which Lancelot—again at his friend's entreaty—had hailed a Hansom and sent his friend home.

"Tell him not to stop by the way," said old Heg;" I have made up my mind to keep steady—but, lord, the flesh *is* weak, dear boy!"

The Hansom had succeeded in landing him at his own door without a stoppage, and the old fellow came in looking quite fresh and spruce. He looked quite a respectable middle-aged gentleman, with a certain completeness and neatness about his appointments that hinted at finishing touches administered by a sisterly hand.

He had called at Covent Garden *en route*—to save time, he said—and bought a couple of bouquets, and a brace of button-holes.

Never had Lancelot seen Heginbotham so pleasant and so cheerful. There is no disguising the fact that a bridegroom is quite as nervous as a bride on the eventful morning, and Lancelot was no exception. But Heg cheered him up, and rallied him until he felt quite jovial.

"I suppose you never were married before, young man?" he said with mock gravity.

"Never!"

"Then take my advice, I've seen a good

deal of the ceremony, under the best circumstances for an accurate observation—that is, as a looker-on. I've reported some of the most distinguished hymeneals that ever were perpetrated. So take my advice, and run your eye over the service on the quiet at the last moment —and don't answer the responses till you're certain from the length of the pause that the parson has really finished. There's nothing more awkward than your bolting bridegroom, who will break out with 'I wills' and 'yea, verilys' in the wrong place. What do you say to my standing behind you with the book and giving you the cue in a whisper?"

With this sort of mild *badinage* old Heginbotham beguiled the time, and contrived to persuade Lancelot to eat a rasher or two and an egg; though Lancelot had not the shadow of an appetite to begin with.

At last it was time for them to start for the church, so Heginbotham fetched a Hansom, and saw Lancelot's portmanteau placed safely on the roof.

Away they bowled through suburbs, looking quite countrified in the morning sunshine. It was pleasant to get away from the continuous pavements and narrow thoroughfares of the City, to the broad side-walks and wide roads,

the old-fashioned houses with their long front gardens, and the nursemaids and children, and the merry whooping youngsters on their road to school.

It had occurred to some other couple at Norwood, besides our young people, to select this day to be married on; and that other couple were either more rich or less prudent than our friends, for there was a great clashing of bells as Lancelot and his best man neared their destination.

Lancelot, it was agreed, should be dropped at the church, while Heginbotham drove to the house to present the bouquets and leave the portmanteau, as the newly-married couple were to take the train to the coast at an intermediate station, instead of going all the way to town.

In the mean time, Miss Heginbotham had been doing the same kind offices for Violet that her brother had been performing for Lancelot. And Violet needed them, for the Captain was sulky, and Mrs. Hassard was silly, and between the two she had led but an unpleasant time of it, when a cab drew up, and a quiet little old lady stepped out, and being announced, went straight up to Violet, and gave her a motherly kiss on the forehead.

It made them friends directly! But no one could have resisted that dear old gentlewoman!

She had a pair of bright grey eyes, and though her hair was silvery, she had a smile that was quite young and fresh. It was a clear, intelligent face, full of intellect and yet so womanly.

She was handsomely but quietly dressed, in a grey brocaded silk, and she had some valuable lace and some quaint, but good jewellery. You could almost have fancied that she had stepped out of one of the courtly portraits of Lawrence, or Reynolds, or Gainsborough.

Captain Hassard could not withstand her influence, and softened down in her presence. He knew what high breeding was if he did not practice it, and he could not help telling his wife that the old lady was as fine as a duchess. Mrs. Hassard became gracious, and so altogether the little old bridesmaid diffused quite a sunshine over everything.

And then came Heginbotham to crown the triumph. He did not stay long, but he contrived even in that brief space to charm his hearers; for there was no one like old Heg to talk when he chose, and when no hiccup blurred his eloquence.

Lancelot was not sorry when his friend re-

turned to him; for the happiest bridegroom under the sun cannot feel exhilarated by lonely wanderings in the churchyard.

Presently the bride and her party arrived, and they entered the church.

Now it had never occurred to either of those men of business, Captain Hassard and Lancelot Oldham—until their present meeting reminded them of the last occasion on which they met—that in a few days they ought to call on Uvedale and Metford to complete the transfer of the trusteeship.

The Captain whispered to Lancelot as they were going up the aisle, and reminded him of this, and added, he supposed he could manage it alone, as he presumed Lancelot would not be back. Lancelot assented, and dismissed the matter from his mind.

There is no necessity to give the full details of the ceremony. Only one person cried, and that was Mrs. Hassard, though why she gave way to tears is not very evident. The bridegroom did not put the ring into an out-of-the-way pocket, and then forget where it was, and delay the proceedings while he hunted for it. Nor did the bride stammer and whisper, and drop her gloves. Heginbotham declared afterwards, laughingly, that he had never seen such

a cold-blooded proceeding in his life, and implored Lancelot in the vestry to infuse a slight tremulousness into his signature, to "assume a virtue if he had it not."

The breakfast went off cheerfully, rather to the disgust of Captain Hassard, who found the gloom which he had hoped to fling over the day entirely dissipated by the presence of the Heginbothams. There were to be no speeches, but old Heg insisted on saying a dozen words to the toast of bride and bridegroom. And then he humorously insisted on kissing *all* the bridesmaids—a salute which the sweet old lady accepted with evident delight.

Then came the hour of departure. Old Heg saw to the luggage, and assisted the bride to the carriage, after exercising his privilege and taking one kiss. Then he turned to his sister and whispered a few words, and she produced a tiny old white satin slipper from her pocket, which old Heg duly flung after the young couple. Then he threw a handful of coppers among the boys congregated about the door, which caused those youths to set up a tremendous shout, in the midst of which the carriage whisked round a corner, and there was an end of the wedding.

The Heginbothams did not, as you may

imagine, stay long after the bride and bridegroom were gone. Old Heg saw his sister home, and then went to his work at *The Cock-crow* office, where he stayed till late. Lastly, I regret to say—but truth will have it—he sought his old haunts and drank so many bumpers to the happy pair, that it ended in his being conveyed to a Hansom and sent off home in a high state of jollity.

CHAPTER X.

AN EXPLOSION THREATENED.

Miss Leontine's coachman must have wondered at his mistress's predilection for law, when on the day after her visit to Scardrake's she ordered him to drive to the offices of that well-known legal luminary, Mr. Jerusha Moss.

Mr. Jerusha Moss had fairly earned his popularity. There was not a keener attorney on the rolls—many who had tried to rival him in acuteness had gone off the rolls in consequence; but somehow he contrived to evade that unpleasant consequence of over-sharpness. Oh, he knew the law thoroughly, did Mr. Moss! The very worst case that could be conceived would not be considered hopeless until he had given it up.

It was all very well for his rivals to bluster and say he was a disgrace to the profession. That did not mend matters. He went on and prospered.

He was very eccentric. It was rumoured

that he lived in the attic over his chambers, and that he kept no servants. He was a strict Jew, and would break off a consultation exactly at sunset on a Friday, and resist any offers that might be made to induce him to continue it.

He was a little dry wizened old fellow, with a long hooked nose like the beak of an eagle, its bird-like character being intensified by the manner in which his eyes were set, close together, under overhanging eyebrows. His hair was rolled back in two greasy curls behind his ears, and the top of his head was bald, so that altogether his appearance to some extent justified the name which had been bestowed on him by the bar—The Sick Vulture. But the boldest barrister at the Old Bailey would have hesitated to call Moss by that title in his hearing, for apart from the probability that he would at once have commenced an action, the lawyer had it in his power to give or withhold so many important and profitable briefs, that seniors as well as juniors found it advisable to keep on good terms with him.

His chambers were in a dingy lane near Lincoln's Inn, for he was too well known to require offices of a pretentious appearance, situated in some public spot. If clients wanted

him they could and would find him. So he was contented with a frowsy set of rooms, with creaking floors and grimy walls, with windows semi-opaque with the undisturbed dirt of years of alternate dust and rain, and with ceilings black with age and smoke.

In the outer office he kept two clerks—needy, seedy wretches, ill-fed and ill-clad—the sort of men to issue writs and take possession—limp leeches of the law, kept scant in order that they might bite the more freely, and fasten on the more closely when brought into use.

In the inner office Moss himself sat, at a rickety desk in a broken-down arm-chair that a street cur would scarcely have preferred to a doorstep as a sleeping place. Safes there were in plenty—the only decent furniture in the room. On the top of them were piled endless volumes of legal lore—statutes, cases, reports—in short, as extensive a collection of works on law as the British Museum itself could boast. It was Moss's only extravagance, but even his extravagance was a profitable one, since, by restricting his reading to this library, he enlarged his legal knowledge, and thereby increased his earnings. He always had a book before him, as he sat at his desk, nursing one of his lean knees across the other, as if the bird nature in

him was so strong that he could not help resting on one leg.

It was in this attitude that he was sitting when the Lovely Leontine visited him. She had sent in her card by one of the leeches, and the old man had bid his clerk show her in.

He had not the faintest notion who the Lovely Leontine was. He never read any part of the paper, except the law reports and police intelligence, and was, therefore, utterly ignorant of theatrical matters.

"Such is fame!" thought Miss Leontine, when she found it was necessary for her to tell him her history, and her present employment.

"Humph! well!" said Moss, when she had finished, "and now what do you want me to do? Bring an action against the manager?"

The Lovely Leontine said "No—it was not a theatrical, but a private matter about which she wished to consult him."

"Very well," said The Sick Vulture, tenderly nursing his dexter knee, "go on—and be as concise as you can, if you please, ma'am!"

Thus encouraged, the lady stated her case as briefly as she could.

She explained that many years ago she had been a ballet-dancer, and that she had attained to some popularity. That she had many suitors

more or less honourable in their intentions, and that she had chosen one of the wealthiest and married him. He had settled all his property upon her, being very much in love with her. Unfortunately she had some years previously been indiscreet enough to allow herself to be entrapped into a *liaison* which had resulted in the birth of a child—a girl, of whom she had compelled the father to take charge. On learning her marriage, he had threatened to reveal her previous history to her husband, and had only consented to keep the secret on condition of her confiding her marriage certificate and deed of settlement to him; intending, no doubt, in case of her husband's death, to compel her to exorbitant terms for the restoration of the papers.

"Was he a lawyer?" asked Moss.

"He was!" said the lady.

"Yes, of course! Thought so! Good!" said Moss.

The lady continued her story.

After a time she and her husband did not agree very well. In fact, she admitted that she gave him extremely good reason to be jealous —if not of her, of his own honour. At last, something occurred which so enraged him that she had felt it safer to make her escape from England. She had fled to America, where she

again went on the stage, and made such a success that she had numerous rivals and imitators, even to the extent of assuming her name. One of these shams met with a fearful death, her dress having caught fire while she was on the stage. The paragraph narrating the catastrophe had got into the London papers, and she found subsequently, on her return to England, that all who knew her had concluded that it referred to her death.

Having no object in contradicting this mistake, she assumed another name, and—having quitted the *corps de ballet* for the *rôle* of *tragédienne*—passed unsuspected.

She had since discovered that her husband, taking it for granted she was dead, had married again, and that, subsequently dying, he had left his property to this second wife. At her decease it had passed into the hands of her relatives. Miss Leontine further explained that she had only recently discovered the whereabouts of the lawyer who held the important documents she had mentioned, and that she had by stratagem —which she described, and at which old Moss chuckled with intense sympathy — recovered them, and was anxious to act upon them, and, if possible, win back her late husband's property.

It was a very pretty case, and just such a one

as Moss delighted in. He explained to her all the difficulties in the way, and the manner in which they must be overcome or evaded. First of all she must establish her identity. Was that possible?

Yes, she thought it was, for it was known to some people in America, who could also prove that the person who was burnt had assumed her name. She also thought it possible that if she could pacify him for the loss of the papers she had taken, the lawyer she had spoken of could identify her.

So, step by step, with question and answer, Moss got the whole case clear. He must go and examine her husband's will, and look over the settlements, and, in the mean time, they must see about procuring the evidence of identification from America, by affidavit, possibly.

Moss chuckled with rapture over the case, and said he would lose no time. Meanwhile, he advised her to go and attempt to bring about a reconciliation with the lawyer.

That evening, when the Lovely Leontine was finishing her dressing, a card was brought to her. She smiled, for she had expected it—it was Scardrake's.

As soon as she had concluded her toilet operations she admitted him. He was evidently

in a great state of agitation. He hardly bade her good evening, but rushed at once to the point.

"Madam, when I showed you my safe the other day there were certain documents in it which you examined. They are now missing! I am grieved to have to put such a question, but I am compelled to ask you if you know anything about them?"

"I do, sure-ly, partner!" was the laughing answer.

"This is no subject for jesting—excuse me—but where are they?"

"Well, pard! if you will be serious, they are in the hands of their proper owner, or were this morning."

"And, pray, who is the proper owner, if not myself?"

"They relate to the marriage and marriage settlement of a lady, don't they?"

"Yes, of course!"

"Well, I guess you ain't that gal!"

"No trifling, madam! This is a most serious matter—in short, felony! Yes, madam, felony!"

"Let me see, doesn't Blackstone say—

> 'Him as prigs wot isn't his'n
> When he's caught will go to prison'?

I think that's about it, Mr. Scardrake."

"Do you know I could give you in charge for this?"

"T'other way, Mr. S.," said Miss Leontine; and then suddenly dropping her bantering tone, for she knew it was getting close on the time when she would have to go on the stage: "Look here! It is you who ought to be given in charge. *You* cannot prove your title to those deeds. I can! I am Mrs. Clayter!"

"The devil!" said Scardrake.

"No, pardon me! I said Mrs. Clayter—the devil has more to do with the other party in this matter!"

"I suspected this at first, but you succeeded in brazening me out of my belief."

"I wanted those documents, you see!"

"And what are you going to do with them?"

"Do with them? What should I do with them? Why prove my right to my husband's estates. I am getting tired of the stage, and a little too old to work, so I wish to get my money and retire!"

"Whew!" whistled Scardrake in astonishment. Then after a pause he added, "Why didn't you try this before?"

"Because," said Miss Leontine, taken a little aback, "because I hadn't the documents—and it did not occur to me before."

Scardrake shook his head.

"You have some other motive!" said he.

"It's nobody's business but mine if I have. Will you help me?"

"I suppose I may as well," said Scardrake; "It will enable me to turn the tables on that proud bit of goods!"

"Ah, I saw she was married, in the paper to-day!"

"Yes," said Scardrake, with a fervent imprecation of anything but happiness on the heads of the new-married couple.

At this moment the Lovely Leontine was called, and White Lily was heard clattering on the boards outside the dressing-room door.

"Wait here till I come back!" said she, and hurried to the stage.

She went through her business with her usual vivacity, and the audience had no reason to suspect that Black Care, or any other private anxiety, was seated behind her on White Lily's crupper.

Scardrake, left to himself, fell to musing over the fire; for though it was spring, the theatre was a draughty one, and the Lovely Leontine loved her comfort, and was prudent in the matter of colds.

The old scamp's memory went back to early

days, when he first knew Rose Beltini—or Bessie Jenkinson as she had been called when he knew her, before she went on the stage. Then he thought of his child—of his marriage —and then he began to knit his brows as he thought of Elwin. Why, why, he asked, had not this blow been struck when it would have humbled Herbert Elwin, and enabled him to grind him to the earth? It was too late—and yet even now it would enable him to repay the slight Violet had shown him—would beggar that trumpery old Hassard, with his patronizing airs.

So when the Lovely Leontine returned she found Scardrake quite prepared to aid her. They chatted away comfortably between the acts, and she learnt how Esther had grown up, and how she had been jilted by the very man who had married the supposed widow of Mr. Clayter.

"And who is your lawyer?" asked Scardrake at last.

"Mr. Moss!"

"What! Jerusha, The Sick Vulture?"

"Yes, I believe so."

"You *have* gone to the right man, then, and no mistake. I know him very well, so I'll call on him and we'll go into the matter together.

Two heads are better than one—and though I'm not vain, I think it would puzzle you to find two others that would be as useful in this affair as Moss's and mine!"

Moss was as good as his word, and had lost no time in getting up his case. He and Scardrake found it a pleasant and congenial occupation, though the latter got considerably roasted at first by Moss, for allowing himself to be done out of the papers by Miss Leontine.

"Ah, you handsome dogs!" said Moss, "you're so susceptible, you are! You are always to be taken in by a pretty face. If you were as ugly as I am, and hated women as I do, you'd be safe enough!"

Bit by bit the necessary evidence was got together, and the case was completed. They took the opinion of eminent counsel, who decided that they had every chance of success.

So all things being duly matured, Moss and Scardrake determined that the time was come for action. They agreed that as the trustees were Uvedale and Metford, it would be etiquette to call upon them not to hand over any further moneys to the legatees under the late Mrs. Elwin's will, as they were about to take proceedings to set it aside, giving the grounds for so doing.

They received a letter by return, stating that Messrs. Uvedale and Metford were no longer the trustees.

"Dash my wig," said Moss; "that's a queer go! They can't have found this out, and thrown up the trust!"

"Let's call and see," said Scardrake.

So the two sweet scoundrels trotted off to the office of Messrs. Uvedale and Metford.

They found there Mr. Mogridge, evidently in a very perturbed state. He was alone in the office, so they explained their errand.

"Mr. Uvedale and Mr. Metford had been suddenly called abroad, and would not return for a day or two," Mogridge said; "but he knew that as regarded the Elwin trust there had been new trustees appointed, to whom the property had, of course, been handed over—they were Captain Hassard and Mr. Oldham."

Scardrake was ready to jump for joy at the thought of having Oldham in a cleft stick as well as the Captain, whom (not knowing why Oldham had been appointed co-trustee) he suspected to have been bought off in the matter, and, therefore, to have betrayed him.

"There's something deuced wrong at that office," said Moss, as they left.

"What makes you think so?"

"All the clerks are away except the managing clerk—they hadn't been there, for their desks were bare of work—it looked as if they were all gone altogether."

"Discharged?"

"I don't know—but that and the absence of the principal, and that old fellow's evident state of discomfort and anxiety, makes things look very queer. We shall hear something soon—take my word for it!"

"I hope not!" said Scardrake, suddenly reminded that Bertrand Metford was considerably in his debt. "Egad, I must look into it, or I shall be done out of my money."

Moss had guessed correctly; there was something very wrong with Messrs. Uvedale and Metford. On the evening of the day when their irate client called to see his securities, the partners had got all the money they could get together and bolted. They had taken Mogridge into council, and he had promised to do all he could to gain them time.

So the next morning, when the irate client called again, he regretted very much that Mr. Metford had been telegraphed for to attend a dying client in the country. Mr. Uvedale had been out of town some days.

"Well!" the irate client said, "that did not

so much matter, as he understood that Mr. Mogridge had the keys of the safe."

"Dear, how unfortunate!" said the old clerk. "Mr. Metford was very angry when I returned, because he had been unable to satisfy your wish to see some securities, and told me to give him my keys. I suppose in the hurry of departure he forgot it—unless he has left them upstairs!"

Mogridge and the client, somewhat mollified, went upstairs to look. But the keys were not there.

Mogridge was deeply grieved. He was sure the papers were secure, for he had seen them the last time he went to the safe. He would write to Mr. Metford and ask him to forward the key in a registered letter.

In this way he pacified the other, and for a day or two, by various devices, kept him from taking any steps.

But this could not go on for ever, and Mogridge was about this time as comfortable as a man who is tied to a barrel of gunpowder, that has an ignited slow-match inserted in it.

CHAPTER XI.

A CONFLAGRATION AND A CONFLICT.

POVERTY, like small-pox, invariably commences its attack in one way—at least as far as the external symptoms are concerned. It lays hold of the extremities to begin with, and makes its presence known by the limp brim and naplessedged crown of the hat; the yawning fingertips of the gloves; the cracked sides, gaping toes, and stumped-down heels of the boots. Then it begins to spread along the seams of the coat, which grow white and glistening; and to affect the knees of the trousers, which bulge and wrinkle, or the bottoms of the trousers, in which locality it may take two forms, a ragged fringe behind, where the stumped-out heels grind them into the pavement, or a profuse display of worn spring side, and baggy stocking, owing to an apparent shrinking of their material. Presently the coat buttons higher and higher, towards the throat, and

there is an ebb in the matter of wrist-bands, until the linen is lost to sight.

After that there is only one more symptom before the crisis of the disease; and that is the utter disappearance of shirt-collar. This, in these inventive days, when paper has superseded the woven fabric in so many cases, may be staved off for a while. But with the disappearance of the last vestige of collar hopeless and helpless Poverty sets in! While a man can show a collar he keeps his head above water—when the collar disappears, the waves of Misery close over him, and he goes down—down—down! Indeed, when a man has no shirt-collar to show, the hand of Friendship even fails to find anything to catch hold of, to keep him from drowning. What is the use of the warmest letter of recommendation one can give a man, if he cannot display some little margin of white linen between himself and Destitution!

When the disease reaches this last stage—the disappearance of collar—it would seem to become infectious or contagious, to judge from the way in which the patient is regarded by his fellow-creatures. I am inclined to think that the belief that it is catching is as absurd and groundless as the popular idea of the prevalence

of hydrophobia; or as the fear of infection which induced the priest and the Levite to pass by on the other side, when they saw a certain man lying stripped and wounded on the road from Jerusalem to Jericho.

Herbert Elwin went through all the stages of the disease I have been describing; struggling with all his might against its progress, but succeeding only in retarding it a little. At last the narrow limit of linen was passed, and he succumbed.

He had endeavoured, after the silly fashion of too many when the disorder threatens them, to drive it off by the copious use of stimulants. But that only aggravated the symptoms. It merely added to the closely-buttoned white-seamed coat, the limp hat, the seedy boots, the baggy trousers, and the burst gloves, the more hopeless disfigurements of a watery eye, an inflamed nose, a flabby cheek, and a tremulous lip.

As the outward man, moreover, grew shabby and neglected, the degradation of the inner man became complete. Herbert Elwin submitted to being the butt of the frequenters of the low billiard-rooms he haunted, in humble expectation that some of the better-natured who laughed at him would requite him for the mirth

he had made them by giving him drink—or, perchance, money, for he was not above accepting a few francs now!

Money or drink, he was equally pleased; for the former was merely the latter in a solid and more portable form. How he contrived to exist at all was a marvel to any one who did not know how tenacious of life a man in the lowest depths of beggary is! A few *sous* enabled him to purchase enough eatables at a *crêmerie* to keep body and soul together, and all the rest was spent on the vilest *cognac* or the coarsest *caporal*. To such degradation had the once gallant Captain Elwin descended. But what wonder? What else could befall him? He took his first downward step when he bargained with Bertrand Metford to be put on the scent of the wealthy widow; his second, when he conspired with grooms and stablemen to trick her!

But after a time he exhausted the resources of the locality in which fate had thrown him. People grew weary of his perpetual solicitations, and tired of him as a butt. It was necessary that he should remove to new pastures, this miserable black sheep. And whither should he cast his eyes but to the dimly-discerned white cliffs of his native land?

There is no necessity to describe how he contrived to scrape together enough to bring him home. Possibly those on whose charity he had so long subsisted felt it was the cheapest thing they could do, to give him a trifle towards his passage-money, just as one finds it best at times to lend a sovereign to the persistent borrower of half-crowns, in order to get rid of his importunities at once and for ever!

He calculated that sufficient time had passed to entitle him to the benefit of the Statute of Limitations in the recollections of his creditors, if not in actual point of law. Besides he felt, as he surveyed himself in the mirror at the *crêmerie*, that he was so altered that the eye of affection even would hardly recognize him.

It never occurred to him to ask himself whether the eye of hatred had not a more sensitive retina!

In due course he found himself on his native shore—friendless, homeless, penniless. But he could not but feel that he was less of an outcast here than he had been on the other side of the Channel; and it was with some dim flickering inward warmth, which was the ghost of hope, that he set out on his weary tramp to London. For he knew well enough that there, in the great busy metropolis—if it was the place

where the misanthrope can most easily find a solitude, and the criminal concealment—it was most probable that he would obtain some means of livelihood.

He crawled to London by slow degrees, taking refuge in casual wards, and becoming more and more acquainted with the strange bedfellows to be met with at those hotels of Misery. Arrived in town, he found it far harder than he had expected to procure any employment. He was so hard pressed that, after writing to his relatives—and it cost him the price of a dinner to do so—and receiving no answer, he essayed in sheer desperation to obtain an interview with some of them. But he was repulsed. The gorgeous footmen who had once bowed him in with cringing civility, thrust him from the door with ignominy.

At length he procured employment in that most ill-paid of all lines, that of a boardman. It was wretched pay, but it kept him from utter starvation, or, that to him worse privation, the unsatisfied craving for stimulants.

But it was not long before he lost even this poor pittance! He spent as little as he could on solid food, that he might have the more to spend on drink; and as the less he ate, the more readily was he affected by the

adulterated liquors he took, he was almost always in a state of semi-intoxication, which inclined him to drop out of the ranks of his brother-boardmen to take naps in quiet doorways and courts. Now he happened to be employed by an enterprising individual, who undertook for a consideration to send out boardmen in parties of eight to advertise The Lovely Leontine in the interests of Mr. Baggalay, of the Royal Dromus Amphitheatre, Southwark. These parties of eight, as has already been described, went about bearing aloft boards, on each of which was displayed one of the letters of the word L E O N-T I N E, and it was strictly necessary, therefore, with a view to orthography, that no member of the party should be missing. Emissaries of Mr. Baggalay were constantly on the look-out for those dreary processions, and reported that from one particular group letter N was perpetually absent. The enterprising agent being informed of this, at once turned the unhappy Elwin off.

Once more the poor wretch had to cast about him for work. Luckily, this time he had less difficulty than before, for one of his fellow-boardmen was in the habit of supplementing his day's labour in the streets

by nightly work as a supernumerary on the stage. This gentleman, having himself no absolute horror of stimulants, was not inclined to turn his back on Elwin because he was a drunkard. He simply warned him that if he got employment at the theatre he must profit by the lesson he had just received, and seem sober, and indeed keep so far sober as not to fail in his duties. Elwin promised, with all the fervour of a penitent drunkard, who lacks the wherewithal to renew the excitement, of which the fit of remorse has been a natural consequence. He was, in fact, too fervent to be sincere.

His friend procured him an engagement at a shilling a night, and Elwin became one of the supers at Theatre Royal, The Leicester.

He was not aware that he was thus walking into the very jaws of his old enemy, Scardrake; for Scardrake kept his connection with the theatre in the background, employing a manager to carry it on for him. He used to look in, however, on Saturdays, to see what the receipts had been for the week, and to make sure that there was no extravagance in the matter of salaries. But he was, of course, ignorant that John Parker who drew a humble six shillings weekly was the man

whom he so longed to get into his vengeful clutches.

Elwin had sufficient sense to take warning by his recent discharge, and contrived to keep sufficiently sober to perform his duties. It was no very tremendous strain, for it was quite sufficient if he retained enough self-command to keep on his legs and walk pretty steadily. For the rest he had but to copy the actions of those around him—to raise one arm in the air when they did, and to shout in chorus with them, "We will!" "We swear!" or "Down with the Tyrant!"—just as the drama, at which they assisted, required. It was not unpleasant or over-arduous employment, though at times it seemed a little hard, when as a guest at some splendid banquet he had to raise to a lip trembling and dry for lack of fiery libation, the cruel delusion of a gilt pasteboard goblet, or an empty green glass!

At this wretched work the poor degraded Elwin continued for some time, and contrived to exist—nay, even to find the debased comfort, which had now come to satisfy him, in his fallen condition. But it was not fated that even this small prosperity should be his for long.

At this time they were performing the great sensation drama of "The Horrors of a Night;

or, The Wreck of The Rosemary." In the last scene, as every old playgoer is aware, there was the grand effect of the good ship Rosemary aground on the rocks by night, and of the rescue of the heroine by the hero, seen by the light of the torches borne by the fishermen and villagers who crowd the beach in the foreground. Elwin, attired in the rough coat, high boots, and white skirt, which would seem to have been the correct thing in nautical costumes at some uncertain period of English history, was told off to stand on an elevation O.P.—or opposite the Prompter's side — and wave a torch.

One night he had possibly taken a little more of the liquid poison which the adjacent public-house vended under the name of spirits, or he was faint for want of food :—at any rate, as he descended from his post after the fall of the curtain, he managed to drop his torch. A spark from it must have fallen through the stage, and dropt smouldering on some inflammable material; for when — fortunately — the front of the house was empty and dark, and the slowest of the company were just dressed and on the point of leaving the theatre, a smell of fire was noticed. Before the fireman had discovered where it originated, the sudden up-

shooting of a tongue of flame betrayed the whereabouts of the danger. In a few moments the fire burst out with terrific violence, and threatened the destruction of the whole building.

Perhaps the simplest way to describe the fire will be to clip the following paragraph from *The Daily Cockcrow* of the following morning:

"ALARMING CONFLAGRATION AT THE ROYAL LEICESTER THEATRE.—Last night, shortly after the conclusion of the performance at the T.R. The Leicester, the fireman, in going his round of inspection, observed flames issuing from one of the trap-doors. He immediately gave the alarm, and those of the company who had not quitted the house hastened promptly to his assistance. Luckily the water was at full pressure in the hydrants, which were immediately brought to bear upon the flames; but, in spite of the united efforts of all present, aided by the steam-fire engine from the nearest station, which was quickly on the spot, the devouring element was not mastered until considerable damage had been done to the stage, and a large quantity of valuable scenery in the dock was entirely consumed. At one time it appeared inevitable that the whole building must fall a prey to the flames; but the superhuman efforts of the Fire Brigade, and the employés at the theatre, averted the calamity. Up to the moment of our going to press the cause of the conflagration has not transpired, but it is conjectured that a spark from one of the torches employed in the last scene of 'The Wreck of the Rosemary' must have ignited some portion of the scenery. The damage is, we are informed, more than covered by the insurance.

It is impossible to conclude this notice without noting the providential fact that the fire was not discovered until after the audience had left the house. As The Leicester, like almost all our other theatres, is most insufficiently provided with means of speedy egress, an alarm of fire, with a crowded audience, would have led to a catastrophe too terrible to contemplate."

The day after the fire, Mr. Scardrake drove down early to the theatre, and held a rigid inquiry into the cause of the calamity. He was some time sifting the conflicting evidence of so many terrified people—all anxious to prove their own innocence of any participation in the accident.

The events of the previous night had sobered Elwin sufficiently—but if they had not, the sight of old Scardrake, and the conviction that he must ultimately be discovered as the author of the fire, and therefore brought immediately under the notice of—and consequently must inevitably be recognized by—his old enemy, would have brought him at once to his senses. In a desperate and forlorn hope of escape, however, he kept himself in the background, sheltered behind the others. But, alas, the circle narrowed around him, and at length the manager and Scardrake were unable to arrive at any other conclusion than that John Parker was

the miscreant who had set fire to the theatre. Accordingly, much against his will, and not without some difficulty, John Parker was thrust to the front to receive his sentence.

But old Scardrake had scarcely uttered half a dozen words ere he recognized Elwin. He sprang to his feet with an oath, upsetting the table at which he and the manager had been sitting taking notes, and leapt at Elwin's throat with the ferocity of a tiger.

"Elwin! You!" he shrieked. "Why you infernal scoundrel, you did it on purpose! Now I have you at last!"

"Have a care!" shouted Elwin, in answer. "I'm a desperate man!"

The two closed and struggled. Elwin, broken down with dissipation and want, was only just a match for Scardrake, old as the latter was. He remembered enough of the noble art of self-defence, that he had acquired in better days, to plant one or two straight blows on his enemy's face; but the old man gripped his throat with his long bony fingers, and was in a fair way of throttling him, when the bystanders recovered from their surprise sufficiently to interfere and part the combatants. The police were called in, and the whole party adjourned to the police office. The magistrate, however, after hearing

both parties—for each accused the other of assault—dismissed the case.

"Never mind!" said Scardrake, as they left the court. "I'll clap you in prison on another score, you scoundrel."

But Elwin lost no time in making off as soon as they were in the street, leaving his opponent vowing the most fearful vengeance against him.

It was remembered afterwards that the old man took the most awful oath that he would have Elwin's heart's blood! He might not have meant it literally, but he said it with such concentrated fury and revenge that those who heard him trembled. Among them was the supernumerary who had procured Elwin employment at the theatre, and it so far impressed him that he went straight off to search for Elwin and advise him to go away, for his life was in danger. Elwin scarcely needed the hint, for he knew his liberty was in danger, at any rate. So, with a weary heart, and empty pockets, he turned his back upon London, and set out on a weary tramp through the country. Scardrake employed detectives to capture Elwin, but without success. The bird was flown.

CHAPTER XII.

SCARDRAKE STRIKES A BLOW.

THE powder-barrel on the premises of Messrs. Uvedale and Metford exploded in due course. Mogridge was lucky enough to get away just as the last inch of the fuse was sputtering. Then came the bang, which found an echo far and wide!

It was discovered that Messrs. Uvedale and Metford had absconded, after defrauding their clients to somewhere about the sum of one hundred thousand pounds. Dire was the ruin they spread among the many ill-starred people who had so implicitly confided in them. Long and solemn were the sermons which the daily and weekly newspapers preached on the text of "Business Integrity," as exhibited by the defaulting firm.

The detectives were, of course, put on the trail, but the shrewd scamps had a long start, and had contrived to conceal all traces of their flight. Some thought they had merely fled to

the Continent, others believed that they had started for America. But it was only conjecture, and the detectives were compelled reluctantly to admit that they were completely at fault. So the victims of the precious pair, feeling that they had lost enough money by them, as they could ill afford to waste more in a wild-goose chase after them, were obliged to let the matter drop, and to wait with the patience of so many Micawbers, in the hope that something would turn up to lead to the discovery of the rogues.

Imagine the consternation and fury of Captain Hassard when he found how completely he had been swindled. He had not only been robbed of the money, but he had actually allowed himself to be bamboozled into being made responsible for the very money of which he was robbed! It was a refinement of villainy that added insult to injury.

He consulted Mr. Hegan, by his wife's advice, and learnt that he and Oldham had committed themselves hopelessly, by allowing Metford to trap them into accepting the trust before they had received the trust-money.

He went home in a very rueful mood. All the elegant furniture at the bijou residence at Norwood must go now! But that would not last

for ever! How were they to live? Unfortunately they had lost Violet now, and could not hope to supplement their resources by her efforts.

The captain was furious! He turned upon his wife as a relief to his feelings, and accused her of persuading him to become a trustee, much against his will! He abused her so soundly for it, too, that the weak-minded woman really began to believe that she had done so.

"I did all for the best, I'm sure!" she sobbed.

Lancelot and Violet were spared the blow for awhile. How happy they were! Neither had travelled much, even in their native island, and their wedding trip through Paris, and into Switzerland, seemed like a revelation of Paradise.

It was a bit of pure, uninterrupted sunshine, to which, in after-life, they ever turned with the fondest remembrance. Who has not some such bright spot "in memory's waste" to which the heart recurs, in happiness to borrow additional sunshine, in grief to steal if it be but a single ray of light to relieve the gloom. If Life would be of little value without Hope, I am inclined to think it would be worthless without Memory.

How often in after years did Violet and Lan-

celot recall their last few happy unclouded days when they lingered on the shores of the lovely Lake of Geneva, dreaming away the time.

Alas, it was their delay in this beautiful place that enabled misfortune to overtake them, and, like one of the sudden storms that swoop on the Lake, to overcloud in a moment the clear serenity of heaven, and replace the slumbering sunlight by fierce flashes of blue forked lightning, the soft whisper of the breeze by the wild shrieks of the gale, or the hoarse growl of the thunder.

Violet took advantage of their stay to write to her mother, who at once, on learning where they were, wrote to tell them of the ill turn matters had taken at home, of the flight of Uvedale and Metford, and the fraud in the transfer of the trusteeship.

The letter concluded with an entreaty that they would return to England at once.

With sad hearts, full of forebodings of ill, they turned their steps homeward.

"I don't understand these things, my love," said Lancelot, "but I fear there will be a great deal of vexation and worry for us all. If it were only the loss of the money I would not complain; for, as you know, I have hated the very thought of it from the first. It caused the only

quarrel we ever had—it doubled and trebled the difficulties thrown in the way of our marriage—it brought us nothing but vanity and vexation of spirit, and as far as its mere loss is concerned, I am glad we are free from it—from the sort of Frankenstein monster which it was."

"But what will my mother do? And my father—he has no means of supporting her or himself!"

"He must work, my dear; and I am rather of opinion that it will do him good to work. He sought the trusteeship, and was not happy till he got it, so that he deserves all that this sudden turn in affairs may entail. But it is very hard upon us that I should have to suffer for undertaking it, sorely against my wish and better judgment, and solely in defence of you and your mother. As for her, she is welcome to share our home; but I don't think we should be justified in offering the same welcome to the Captain. A man can always earn enough to live upon."

In this way the young couple discussed their position, and laid plans for the future.

They found Mrs. Hassard utterly prostrated by the calamity. She went about like a wet blanket, constantly sighing, and with chronic

inflammation of the eyelids produced by copious crying. She could do nothing but flap her hands, and cluck like a hen with a troubled conscience, and all she could say was "Dear! dear! what *will* become of us? We are all completely ruined!"

The Captain was inclined to be very gracious to Lancelot, now that his son-in-law seemed to be in a fair way to prove their only means of support. But Lancelot was not inclined to meet the Captain's advances very warmly. He appreciated their motive, and had too distinct a recollection of his former treatment of him, to be very kindly disposed.

He did not attempt to disguise the meaning of his offer to give his mother-in-law a home; but he undertook to try and procure some employment for the Captain—that is, if the Captain was inclined to work.

The Captain, truth to tell, was not too violently inclined to work, and could scarcely conceal his dislike of it behind such flimsy excuses as his age and his health.

But Lancelot made it unmistakably evident that he would support his mother-in-law, but not his father-in-law. Whereupon the latter took up an elevated and martyr-like position, and said it would be a comfort to him in his

last moments that his wife and daughter would be provided for; and that, as far as he was concerned, there was the workhouse for him!

This touching speech affected two people, Lancelot and Mrs. Hassard. But it affected each in a different way; for, whereas Lancelot smiled, and indeed had some difficulty in restraining a laugh, Mrs. Hassard burst into a passion of tears, and declared she would not be parted from her husband—forgetting perhaps at the moment how many years she had been parted from him, and under what circumstances.

All this time you may be sure that those two arch scoundrels, Moss and Scardrake, had been diligently labouring to complete The Lovely Leontine's case—as diligently as if they were instigated by the warning eloquently expressed by Dr. Watts, that—

> "Satan finds some mischief still
> For idle hands to do!"

The lady herself, having set the avalanche of her vengeance moving, thought it best to follow the advice which Moss gave her in the plainest, not to say rudest, language—"Leave the matter to be managed by people who understand what they're about, and don't come worrying us with your woman's nonsense!"

Scardrake was very savage at the loss of the money he had lent Metford. But he forgot his wrath at such times as he reflected that, by the transfer of the trusteeship, and their flight with the money, the defaulters had diverted his vengeance on the head of Lancelot Oldham.

When all the plans were fully matured and it was time to commence proceedings, he wrote to Captain Hassard and Lancelot, asking them to appoint an interview, as he had some business to transact with them as trustees under the will of the late Mrs. Elwin.

The Captain was a little hopeful at the receipt of such a letter, believing that Scardrake possibly held some of the money, and therefore that they would save something, as it were, out of the fire. But Lancelot had a presentiment that the old usurer was more likely to increase than to diminish their distress and difficulty.

"Well, we shall see," said the Captain.

"Yes—and feel too, I am afraid. There can come nothing but calamity from such a bird of ill-omen!" was Lancelot's answer.

So a day was appointed for the interview, early in the next week. When, in accordance with the engagement, Lancelot and the Captain called at Scardrake's office, the old wretch was

so delighted at the success of his scheming, and the satisfaction of his hatred, that he was almost gracious; and the Captain glanced triumphantly at Lancelot, as much as to say, "I told you I was right!"

"Be seated, gentlemen," said Scardrake, grinning.

The Captain and Lancelot sat down, and the old usurer at once opened the campaign.

"You see, gentlemen, although this is a strictly professional matter, and private friendship, Captain Hassard, cannot be allowed to interfere with my duty to a client"——

"Oh, no; certainly not!" interrupted the Captain.

"Still, in consideration of our acquaintance, I have determined to depart a little from my ordinary practice, and endeavour, if possible, to arrange matters without any publicity."

"Yes; quite so!" said the Captain. But somehow he did not adopt the same cheerfully confident tone as before.

"You two gentlemen are trustees under the will of the late Mrs. Elwin"——

"Pardon me," broke in the Captain; "you see we have been imposed upon grossly in this matter by Messrs. Uvedale and"——

"Pardon *me*," said Scardrake; "that has

nothing to do with me. *Lays absong ong toojoor tore*, as our lively neighbours say"—although it was not quite the way they would have pronounced it—"and it must be left for another tribunal to decide how far such a plea will hold good—and I may as well tell you at once that it won't. But I repeat, that has nothing to do with me or my client. You are aware, I presume, how the late Mrs. Elwin became possessed of her property?"

"Of course; by her marriage with Mr. Clayter, her first husband."

"You are sure she was married to him."

"Egad! I should think so!" said the Captain, with an air of relief. "I can swear to that, for I was best man on the occasion."

"Then let me enlighten you on the subject. The marriage is null and void, for Clayter had a wife living at the time, and still living, and she claims the property under her marriage settlement."

"Impossible!" gasped the Captain, turning as pale as a ghost.

"A fact!" said Scardrake, rejoicing in the evident consternation of both the Captain and Lancelot.

"Living?" said Lancelot.

"Yes, sir! My client is living, and is in

possession of the clearest proofs of her identity. Here is her marriage certificate, and here is the settlement. I had the pleasure of knowing her when she married Clayter, and I can assure you there is no mistake at all about it. We shall have to ask you to hand over the estate and render accounts from the time of Mr. Clayter's death until the present time."

The Captain and Lancelot were speechless; and old Scardrake enjoyed their discomfiture so keenly that he would not break the spell of silence, which lasted for a good five minutes. At the close of that period Scardrake spoke:—

"Now, gentlemen, what do you propose to do. My instructions are to insist on the fullest and most prompt restitution."

"Is your client aware of our position?" asked Lancelot.

"Fully!"

"I mean of the way in which Uvedale and Metford have swindled us."

"I have warned her of the plea you would probably put in on that score!" sneered Scardrake.

"Plea!" burst out the Captain; "it's the truth, as I am prepared to swear."

"You can't swear yourself out of the legal liability you have incurred. If you have lost

the money through your folly, you are as much responsible for it as if you had gambled it away in improper speculations."

"But surely your client—by the way, who is your client?" asked Lancelot.

"Mrs. Clayter, of course," was Scardrake's answer; "but in order to enlighten you further"—here he fixed his eyes on the Captain—"I may inform you that she is at present acting at the Dromus Amphitheatre, under the assumed name of "Leontine!"

The Captain staggered as if a blow had struck him.

"The devil!" he gasped.

"You seem to know the lady," sneered Scardrake.

Lancelot stared in utter confusion.

"What do you know about her?" he asked of the Captain.

"That we may as well expect mercy of the nether millstone!" was the answer.

"I have already informed you that my instructions are to insist upon prompt and full restitution," said Scardrake, with an evil grin.

Suddenly it struck Lancelot that they were giving in too easily. He began to suspect that Scardrake was playing on the Captain's fears, and making use of his private knowledge of

some secret to alarm him. He knew Scardrake to be capable of any villainy, and so he determined to put a bold front on it.

"Mr. Scardrake," said he, advancing towards the table; "you and I have had dealings before, and I know you to be capable of attempting to terrify and intimidate. You have taken us off our guard, and I consider that you have entrapped us into an interview under false pretences—take care!"

"Do you threaten me, sir?" said Scardrake, getting frightened in his turn, but trying to put a bold front on it, though he reached out his hand to the bell.

"Pshaw, you don't think that I should touch you, do you?" said Lancelot. "No! I should be sorry to forestal justice by taking your punishment out of the proper hands! Captain Hassard and I decline to discuss this matter any further with you. You have taken an unfair advantage of us, and our intention is to consult our lawyer immediately, and he will place himself in communication with you?"

"Quite so, quite so!" said the Captain, trying to assume an appearance of coolness and confidence, but failing lamentably.

"Just as you like," said Scardrake; "but you had better tell your lawyer to communicate

with Mr. Jerusha Moss, with whom I have the honour to be associated in this case."

"What is his address?" asked Lancelot.

"Oh, London will find him!" said Scardrake. "Your lawyer will know his address if you tell him it's Jerusha Moss—he's as well known as St. Paul's—or Newgate!"

"Good day, sir!" said Lancelot, "a time may come when you and I shall be able to square accounts."

"That'll be sooner than you like, young man! Good morning!" and with this parting shot, Scardrake bowed them out of the room with a chuckle.

When they left Scardrake's they at once proceeded to Mr. Hegan's, whom the Captain suggested as the best person to consult.

Scardrake was quite right when he said that their lawyer would know Jerusha Moss, for when they mentioned his name Mr. Hegan shook his head.

"The cleverest scoundrel that ever disgraced the profession!" said he; "that's a very bad look out for us! But I will do what I can!"

With this cold comfort Lancelot and the Captain had to be satisfied; but when Mr. Hegan came to examine into the case, he found, as my readers will be aware, that it was likely

to go hard with his clients. He wrote and told them so candidly, and advised them to try to compromise—"Should he see what could be done to arrange it?"

"By all means!" said Lancelot.

"By all means!" echoed the Captain, ruefully, for he knew that it was vain to hope for a compromise; for it was revenge, and not money, that the Lovely Leontine was seeking.

But the Captain did not intend that she should obtain her object. He had run away with her once. He would run away *from* her now! And he did it!

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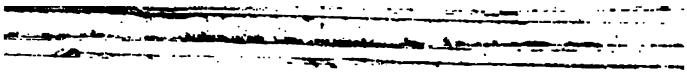
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